WHICH?

OCTOBER 2003

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Can we believe the new breed of health claims on food?

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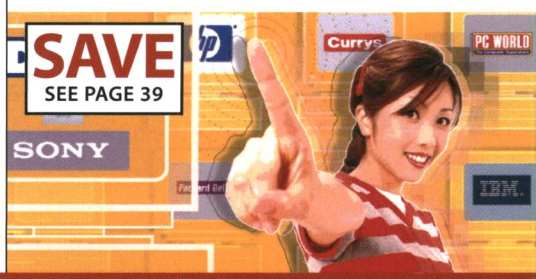
E-CLASS, MICRA, MEGANE RATED

Owners reveal the real pros and cons

COMPUTER SALES, SERVICE, SUPPORT

Independents beat high-street retailers



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WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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Food claims – can we believe everything we eat?

Probiotic yoghurts, nutrient juice drinks and Frosties that help your concentration: we're surrounded by foods that claim not just to taste great but to keep us healthy, too. Celebrities from Ian Botham to Carol Vorderman have been roped in over the years to convince us that certain foods can help us on our increasingly anxious path to a healthy and nutritious diet.

Well, instead of Beefy and the queen of Countdown, we asked a panel of experts – a dietician, a nutrition and dietetic consultant, and a pubic health nutritionist – to help us assess a current batch of health-related claims on the shelves. Read our verdict on p16.

This month, we also take a look at how some of the latest TV technologies – plasma and LCD screens, and digital-light processing sets – compare with the best widescreen models around. We found that, although they're hyped as having exceptional picture quality, our top conventional widescreen was up with the best of them.

There's also now a comprehensive TV buying guide, with regularly updated prices and advice on related products such as set-top boxes, on our all-new website, Which? Extra. Go to www.which.co.uk/whichextra.

Helen Parker, **Editor**

FOR MEMBERS ONLY

WHICH? EXTRA
Your new-look members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

Now online
- This month: full results from new tests on 23 vacuum cleaners
- Full results from our new tests on minidisc and MP3 players
- Latest travel insurance Best Buys
- Comprehensive online buying guides on 20+ hot topics
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SHOPPING OPTIONS
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New cars
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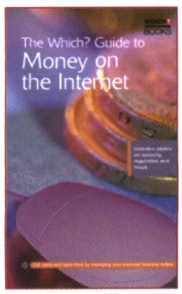
BOOK OFFER



From using the internet to run your finances to online shopping, ***The Which? Guide to Money on the Internet*** tells you what web-based financial organisations offer and what to look out for. We're offering it for £7.99 – that's £2 off its normal price. To order, call 0800 252 100 (quote WGMI BKX03). Offer closes 31 October 2003.

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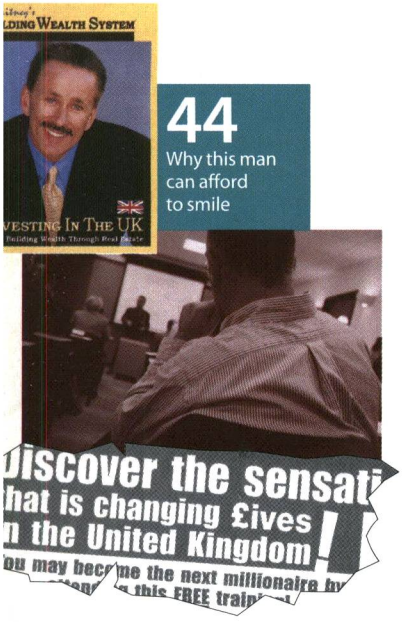

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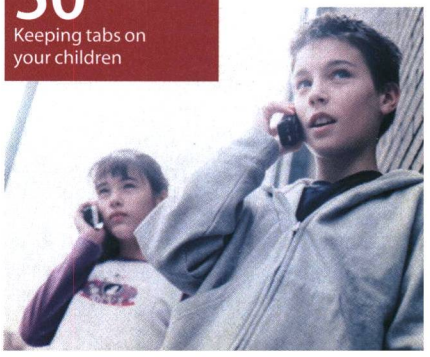


WIN!

A BEST BUY WIDESCREEN TV

In our report, what does DLP stand for?

a) Digital Laser Picture
b) Digital Light Processing
c) Digital Laser Projection

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/competitions.jsp, or send your entry on a postcard to 'BB October 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 30 September to 2 November 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

Accessible cruises

I'd like to take my elderly, semi-disabled mother on a cruise. Unfortunately, your May report didn't mention which cruise lines cater for people with mobility problems. Do you know of any?
Rosamund Weatherall, Oxford

We couldn't suggest suitable cruise lines in our article because each has its own conditions – you may come across clauses such as: 'A disabled passenger must be accompanied by a fully abled passenger', for instance. You could contact Holiday Care, which provides travel information, support, and a booking service for people with disabilities. Phone 0845 1249971.

You may be interested to know that *Holiday Which?* reported on the difficulties that less able-bodied travellers face in obtaining information on accessible holidays and accommodation when they book a holiday – see 'Able to travel', *Holiday Which?* Spring 2003, p88.

LETTER OF THE MONTH

Contract terms

In your June article on estate agents (p10), you refer to exchange of contracts, implying there is more than one. I would be grateful if you could explain what these contracts are as, when I sold my last house, there was only the one contract. This was drawn up by the seller's solicitor, agreed by, and signed by, the buyer, and then returned to the seller.
Name and address supplied

There is in fact only one contract – the sale and purchase contract, which is agreed by both parties' solicitors or licensed conveyancers. It is possible to have one contract signed by both the buyer and seller, but it is more common for two identical copies of this contract to be drawn up, one for the seller to sign, and one for the buyer. Hence, the term 'exchange of contracts'. When both copies have been signed, both parties then officially exchange them. At this point of exchange, the contract becomes legally binding.

Added protection

I was interested to read in 'Couple win credit card refund' ('Inside Story', June 2003, p5) that, under Section 75 of the Consumer Credit Act, credit card companies and retailers are jointly liable for any misrepresentation or breach of contract. I've been told that this protection applies only to the main cardholder, and not to additional cardholders, such as a spouse. Is this correct?
Mark Duncan, by email

This is a grey area. Some card issuers say additional cardholders have the same rights, others that they don't. We think additional cardholders should have the same rights – but the only way to be sure you're protected is to use your own card.

Off the rails

In the questions-we-asked section of 'Rail advice on the web' (August, p53), you say that you can use a senior railcard with a Saver ticket to get a bigger discount on peak-time trains. Does this apply to all journeys?
Name and address supplied

Generally, a senior railcard gives the cardholder a 34 per cent reduction on whatever fare would normally apply for that journey. But Saver tickets are not always available during peak times – only Virgin trains allows the use of a Saver ticket at all times of the day. If you're travelling wholly within London and the south east of England (from London to Brighton, say), you won't be given a senior railcard discount until approximately 9am on a weekday. For further information, go to www.nationalrail.co.uk or call 08457 48 49 50.

Best Buy morale booster

The Zanussi ZDQ495X, a Best Buy in your built-in ovens report (July, p30), was almost certainly made at the factory where I work, Electrolux Home Products (UK) Ltd. It's even possible that I helped assemble it. To have achieved Best Buy status in one of your reports is a great morale boost for all of us who work here. British manufacturing has been in the doldrums recently – so for a British-made product to do so well is a remarkable accolade for our efforts.
Malcolm Wright, by email

Thanks for your comments. Any product that achieves our Best Buy status has to stand up to a wide-ranging programme of rigorous testing. Congratulations to you and your colleagues on quality work.

PLEASE GET IN TOUCH

Please send us your comments and questions. We publish some of your questions on this page and more online at www.which.co.uk/whichextra. We give £15-worth of Which? Books vouchers to the sender of our letter of the month, and £10-worth to senders of all other letters printed. We may edit letters or use only an extract.

ILLUSTRATION KEVIN EVANS

HELP WANTED

Your chance to help with research for future articles

STUDENT DEBTS
We're looking for a graduate who's started their first permanent job within the last six months, and needs help sorting out their finances. Please write with as much information as possible, including contact details, to Dept THU. We regret that we can't help with individual queries.

PLASMA TVs
Our experts are now looking for questions. Dept DMH.

MESSAGE SERVICES
We're looking for people with an answer machine to try out message services that don't rely on answer machines. Dept BRW(2).

CREDIT REFERENCE AGENCIES
Have you had problems with the information on your credit file, or with the way companies have used such information? Write, with as much detail as possible, to Dept NN.

BASIC FINANCIAL PLANNING
Unsure of your life and health insurance options? Need advice on pension choices? Want to find out the best way of reducing your debts? If so, and you'd like to be a case study for our report, please write, with as much detail as possible, to Dept THU.

PRODUCT RECALLS
Send us your experiences (good or bad) with manufacturers or retailers of recalled products. Please also tell us whether you'd be willing to feature as a case study (with photo). Dept TY.

DIGITAL PROCESSORS
If you have a digital camera, or digital images you'd like printed, and are willing to try out some film processing services, contact Dept BRW(1).

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

BLUNDERING FIRM CHASED WIDOW OVER PHANTOM DEBT

A credit card company hounded a newly bereaved widow over her late husband's £1,300 card balance despite insurance he bought from the company to pay it off.

Engineer David Hawkey, who lost his battle with prostate cancer in January at the age of 62, had made great efforts to leave his affairs in order. The father-of-two even paid off most of the £3,000 balance on his Northern Rock card. This was despite paying Northern Rock up to £35 a month for payment protection which would cover any balance when he died.

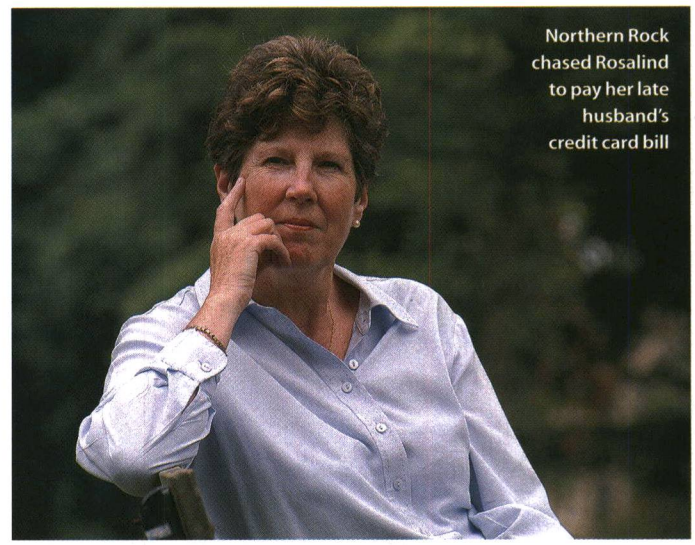
Within a week of David's death, relatives informed Northern Rock. Yet the company continued to demand payment – ignoring the insurance – and also continued to address demands to David, including phoning his home to chase the outstanding payment.

His widow, Rosalind, was devastated when she received a 'final demand' followed by a threat of legal action addressed to her late husband three months after Northern Rock had received a copy of his death certificate.

Rosalind, aged 59, from Bristol, said: 'David left everything in order. He did his utmost to clear his debts before he died, even knowing the insurance was in place. But when the demands arrived, I felt my husband's name was being blackened.'

Son-in-law Steve Catley said: 'We're considering complaining to the Financial Ombudsman because we want Northern Rock to learn a lesson, so no one else has to suffer this.'

Northern Rock told *Which?* a 'breakdown in communications' between itself and the insurance company, Norwich Union, had caused delays in processing the claim. It blamed a glitch in its own system for failing to stop the demands. Norwich Union admitted confusion and delays by its team; it settled the balance in May. Both companies apologised and said procedures had been reviewed.


Northern Rock chased Rosalind to pay her late husband's credit card bill

FIGHT BACK

Ebookers 'hotel' more like homeless shelter

Travel agent Ebookers sent two daughters and their mother to a 'hotel' in New York which had shut months before and was being used by homeless people.

Last month, the travel agents' body Abta fined Ebookers – also known as Flightbookers – £3,000 for its shoddy conduct over the incident. This isn't the first case of Ebookers sending customers to the wrong hotel that we've encountered. The Office of Fair Trading is also investigating the fairness of its small print.

Sara Parnell's four-night break for her sister, Louise, and mother, Sonja – to celebrate her 60th birthday – turned into a nightmare when they ended up stranded at the 'Malibu Studio Hotel', at night.

Passing an intimidating group of people drinking and shouting at the entrance, they went in.

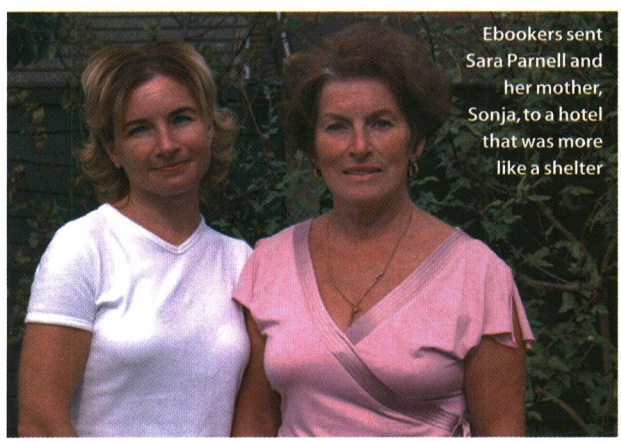
'Behind a bullet-proof screen sat two young men. I explained I had a reservation. They thought this very amusing and told me that the building was a hostel for down-and-outs,' said Sara, a manager at the Inland Revenue, who lives in West Sussex.

Sara was in tears after trying six hotels nearby before finding one with a vacancy. By coincidence, this was the same hotel to which Ebookers' US agent, knowing the original hotel was shut, had switched her booking. So there was a room already booked there for Sara – but no one had told her. She found out after phoning Ebookers to ask what was going on. Sorting out the blunder took up half the next day.

Ebookers says the original hotel had been temporarily closed for renovation, and it had discovered the hotel was still shut only on the day that Sara flew.

The incident simply added to a string of woes. Three months before they were due to travel, Sara had asked to change the booking from one sister to another when the first found she was pregnant. Ebookers claimed not to have received her letters. Sara says one was in the same envelope as a cheque for the holiday which was cashed two weeks later. When Sara discovered the name hadn't been changed, it was less than 60 days to the departure date, so the fee to change the ticket had gone up to £200 from £100. The airline, Virgin, intervened on Sara's behalf and Ebookers waived the fee.

Ebookers told *Which?* that its fees were reasonable. It also considered it had given Sara fair compensation: £172.53 for expenses in New York, and £100 for 'goodwill'. We think it's paltry, and we hope the £3,000 fine will teach Ebookers a lesson.


Ebookers sent Sara Parnell and her mother, Sonja, to a hotel that was more like a shelter

PHOTOGRAPHY NEIL PHILLIPS, MICHAEL SULLIVAN

CONTACT INSIDE STORY

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

PEOPLE'S VERDICT ON GM

Our citizens' juries on genetically modified (GM) food have called for an indefinite moratorium on growing GM crops in the UK.

The government's due to decide soon whether to allow GM crops to be commercially grown next year. But 30 jurors last month concluded, after six weeks of hearing expert evidence, that not enough is known about potential health effects.

The jury project, which will contribute to the public debate on GM food, was funded by Consumers' Association, the Co-operative Group, Greenpeace, and Unilever, and conducted by Newcastle University.

DIXONS LEAFLET MISLED

Dixons has been rapped by the Advertising Standards Authority for misleading customers about its profits from warranties.

Its leaflet implied that the figures it showed were the profits it makes per £1 from extended warranty sales but, in fact, they were its total profits per £1 – neatly avoiding the issue of whether Dixons makes excessive profits from warranties. We've made complaints about other aspects of this leaflet.

AERIAL ENGINEER CHEATED

A TV aerial engineer has been fined £1,500 after falsely claiming a simple job needed a £98 new part.

Anthony Lockley, of Farnborough, Hampshire, who worked for Aerial Systems, of Lingfield, Surrey, was caught in an undercover sting by Surrey County Council trading standards officers (see 'Aerial firms charged three times the cost', June, p6).

HOLIDAY FIRMS SHUT DOWN

We're delighted that five holiday club promotion companies, which promised more than they delivered, have been shut by the Department of Trade and Industry.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

WARNING

Learners stalled by floundering driving agency

Hundreds of thousands of learner drivers trying to book their practical test are being blocked because the Driving Standards Agency has been answering only about one call in four.

The agency, which holds a government Charter Mark for excellent customer service, admitted to *Which?* that, since the spring, it's been unable to cope with a record number of calls to its national test booking line. Over the summer, it received more than 100,000 a day, of which about 25,000 got through.

The agency says call volumes have doubled over the last year. It's mystified by the surge and has set up a task force to investigate.

Which? reader Peter Smith alerted us after trying to book a test for his grandson, 18-year-old Jack.

'Every time I was taken through a lengthy list of buttons to press until...a recorded voice told me to try later. Then the line went dead. It happened dozens of times. The service is truly appalling.'

Peter managed to book Jack's first test by fax. But, when he needed a second test, the date given was months later when Jack would be at university. Peter faced losing the £39 test fee if he missed a deadline for rearranging the date. He got through eventually, but had to keep ringing and asking for a cancellation.

The agency told *Which?* that one factor was a shortage of examiners, which led to a backlog, plus many calls asking for cancellations. Another may have been a rush to take the test before the new version, with questions on car safety, began last month.

Learners will be able to book the practical test online before the end of the year, it said. This will bring a 'dramatic improvement' in the call problems.

If you want to book a test, you can download an application form at www.dsa.gov.uk and fax it to 0870 0102372 or post it to the address on the form.

CAMPAIGN FOCUS

WE HELP MIS-SELLING VICTIMS RECOUP MILLIONS

Up to five million homeowners were mis-sold an endowment mortgage. A year ago, we launched a campaign to help them get compensation. But many victims are still suffering in silence.

WHAT'S THE PROBLEM?

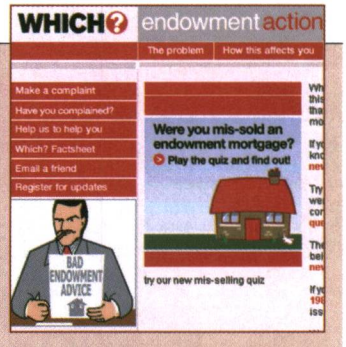
In a survey last year, we found that 61 per cent of consumers with an endowment mortgage said they'd originally been told it would pay off their mortgage. As no such guarantee is possible, this indicated widespread mis-selling.

If you were mis-sold, you could be entitled to compensation, but there's a deadline. You must complain to the firm that sold you the deal within three years of getting your first red letter warning of a high risk the endowment will not pay off your mortgage. Outside this time, the Financial Ombudsman wouldn't normally be able to look at your complaint if the firm rejects it.

WHAT'S HAPPENED SO FAR?

More than 500,000 consumers have visited our award-winning site www.endowmentaction.co.uk since its launch last September.

And consumer complaints have soared since it was launched. Spring 2002 marked two years since firms began to warn of a shortfall. During those two years, about 100,000 people complained. But, in the following year or so, there were a further 195,000 complaints. In total, 60 per cent succeeded, and compensation totals £998 million.



IS THAT IT?

Millions of victims could be missing out by failing to complain. We'll continue to encourage them to seek justice. We'll be watching to ensure firms handle complaints properly, and we'll call for action if they don't.

WHAT CAN I DO?

If you think you were mis-sold, act fast. Visit **www.endowmentaction.co.uk.**

PHOTOGRAPHY ALAMY, PAUL FRANCIS, JASON HARRIS, STUDIO 21, JOHN TRENHOLM ILLUSTRATION PAUL BOMMER

YOUR RIGHTS

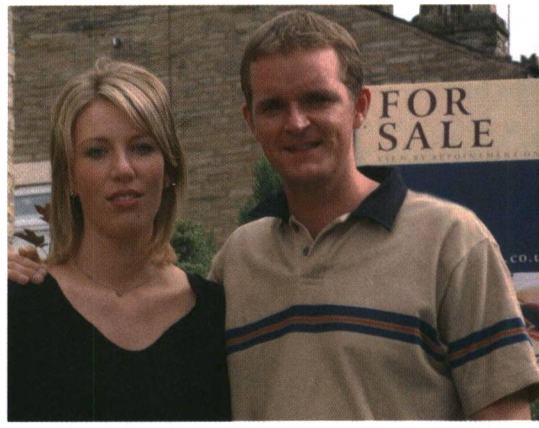
COUPLE STILL WAITING FOR £1,500 DEPOSIT BACK

Simon and Zoë Hill are waiting for a returnable £1,500 deposit on a house they didn't buy to be returned by the seller's solicitor.

They've been waiting since March. But the solicitor, Adrian Healey, shows no sign of refunding anything, saying that the seller's spent it and the Hills should talk to him.

When our lawyer contacted Mr Healey, a partner at Bishop and Co in New Mills, Derbyshire, he said he was never aware that the money was refundable. He said it was intended to cover the seller's mortgage payments while the house was off the market.

So we showed him a letter that his firm had sent, which acknowledged receiving sale details. The sale details stated: 'deposit...becomes refundable subject to an adverse survey...'.



The seller's solicitor still hasn't refunded Simon and Zoë's deposit

After we showed him this, Mr Healey had nothing more to say to us. We've asked the Law Society's complaints body, the Office for the Supervision of Solicitors, to look into this, and we'll let you know the outcome.

Investigations showed the house in question, in New Mills, was affected by a flood plain, and needed work costing at least £7,000. Since this was an adverse survey, Simon and Zoë pulled out, expecting their deposit back.

Simon and Zoë contacted us after reading our investigation in June – 'The real estate agents', p10 – although the estate agent in this case fulfilled its obligations.

We've heard from many consumers with complaints about other agents, though. The good news is, we've been able to help some of them.

Following our intervention, Deane Banning, from Hampshire, paid a commission of £850, which was reduced from £6,950. Her house had been removed from the market after just two days, but she later found a private buyer and the agent demanded the huge fee.

O2 cuts off customer

Keeping a pay-as-you-go mobile for emergencies is a good idea – as long you use it every six months. Use your phone less often and you'll be cut off.

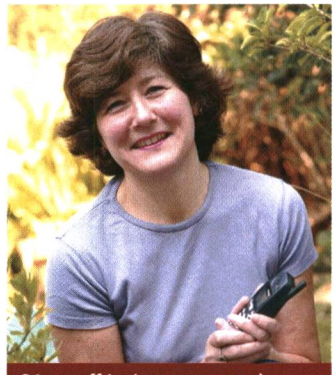
Reader Jan Carberry contacted us after she tried to use her pay-as-you-go mobile this August, only to discover that it was dead.

'I knew a call had been made fairly recently and that there was around £12 credit', she said.

Customer service staff told Jan her phone had been 'permanently' disconnected and her £12 credit gone. Initially, O2 told her it was because she hadn't made any calls in the last six months, as the small print demands. When Jan pointed out this was untrue, O2 said it was because she hadn't topped up for six months.

But O2 was clear about what Jan should do. 'I was told explicitly that there was no way I could be reconnected to my old number and my only option was to buy a new SIM costing £10.'

The four main networks cut off pay-as-you-go phones that haven't been used for six months so they can recycle numbers. Orange and Vodafone will reinstate your service for free and refund any credit. But O2 and T-Mobile customers lose their credit and must pay to be reconnected. We think this is unfair.


O2 cut off Jan's emergency phone

We've asked the Office of Fair Trading to investigate O2 and T-Mobile's small print.

O2 eventually told Jan it had, in fact, made a mistake. It gave back her number and £12 credit.

POWERHOUSE SINKS
LEAVING CUSTOMERS AT SEA

Nearly 200,000 Powerhouse customers and 750,000 Powerplan warranty holders were left with devalued or worthless warranties after the two companies collapsed, as we went to press. The news comes as the Competition Commission is due to report on its investigation into extended warranties.

Powerhouse offered various warranty schemes, and took on responsibility for Powerplan cashback warranty customers when it bought Scottish Power's (SP) retail business two years ago. Powerhouse went into administration in August; it's now been bought. However, the buyer, Pacific Retail Group, has no duty to warranty customers as it has bought the company without liabilities.

Around 170,000 customers who bought a Powerhouse Extracare warranty before 25 June 2000, and 25,000 who bought an Extracare or Easycare deal after 13 July this year are affected. These warranties weren't backed by insurance, or by an independent trust fund. Powerhouse itself paid for repairs or replacements, which means the cover's probably worthless. Administrators may find funds to support these, but hadn't done so as *Which?* went to press.

Other Powerhouse warranties, which had proper back-up, are valid so holders should contact the phone number on their warranty for repairs; any cashback due for Extracare and Easycare is also safe, say the administrators.

We highlighted problems in claiming refunds due for unused Powerplan cashback warranties in July ('The cashback that never comes', p7). Originally sold by SP, these warranties came under Powerhouse's wing when it bought SP's retail business. The firm behind the scheme, Powerplan Company Ltd folded shortly after Powerhouse. The fate of 750,000 Powerplan customers was unclear as we went to press; check www.powerplaninadministration.co.uk.

CASH MACHINE CHARGES STILL TOO CONFUSING

Trying to work out whether you'll be charged a fee for using a cash machine is still difficult.

Most bank-owned machines don't charge debit card users for withdrawing money. But more and more 'convenience' cash machines are appearing in places such as shops and petrol stations, and they do charge for withdrawals. These machines are usually owned by companies other than banks, and they charge hefty fees – often £1.25 to £1.50 a time, and sometimes more.

Will you be charged?

Users are warned there will be a fee, but only just before receiving their cash. We're concerned that customers will be reluctant to cancel a transaction at this late stage.

The good news is that the owners of these machines have agreed to make the warning before the customer starts the transaction. We're talking to Link, operator of the cash machine network, about how this will work in practice.

The bad news is that bank machines still give confusing messages about charges. We first reported the problem almost two years ago ('The writing on the wall', November 2001, p4). Some banks are still not making it clear that you won't be charged, even though the only bank that charges non-customers for debit card withdrawals at some of its machines is Alliance & Leicester.

The reason that some messages are ambiguous is that banks are covering themselves in case you're using a credit card, for which the issuer may charge a fee.

Under the Banking Code, banks have to tell you only if you have been charged for using a machine. They don't have to make it clear that there is no charge. We think they should specify whether there is a fee, or not, and will suggest this to the Banking Code Standards Board, the body that oversees the code.

Health guides go astray

Three out of four households in England say they haven't received their free guide to local NHS services.

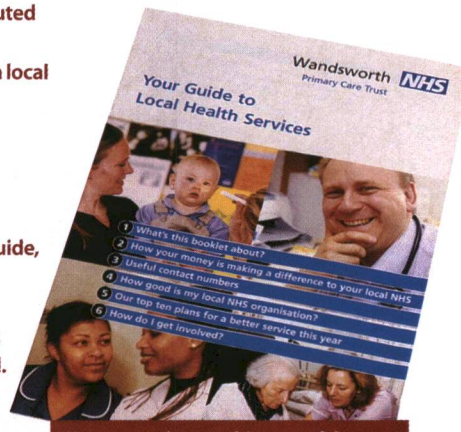
Everyone was supposed to receive a guide to local health services, published last year. It contains details of local services, such as health centres and family planning clinics. It also tells you how your primary care trust's (PCT) budget is spent, and outlines its plan for improving services. The guide is produced and distributed by the local PCTs.

This year's patient survey on local services, conducted by the Commission for Health Improvement, uncovered the problem. About 21,000 out of 86,000 homes in England that responded had received the guide, which should have been distributed last October. Ironically, of those who did get one, 87 per cent found it useful.

The Association of Primary Care Groups and Trusts said it thought many people probably hadn't recognised the guide and had thrown it away. We're sceptical that this is the only explanation. Your guide is being delivered about now. The government said it's worked with trusts to improve distribution.

● ACTION POINT

If you don't receive your copy contact your local PCT. Visit www.nhs.uk/root/localnhsservices for contact details.

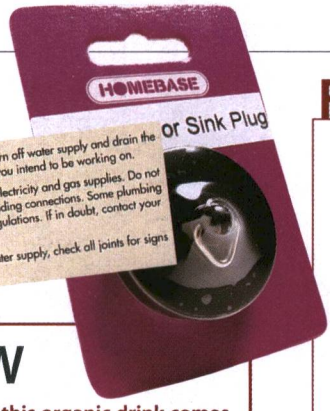


We managed to get this copy of the guide, but they may not all look the same

AND FINALLY...

DANGER: BATH PLUG

Don't forget to 'turn off water supply' and 'isolate any adjacent electricity and gas supplies' when you install this Homebase bath plug. Oh, and 'if in doubt, contact your local authority'.



THE LAST STRAW

The probiotic goodness advertised on this organic drink comes not from the drink, but from the (non-organic) bacteria in the straw! You could use it in Coca-Cola and still get the benefit.

The benefit for 'stress' is largely a euphemism; it's only proven to help with diarrhoea.

The Life Top straw may be of particular benefit to those feeling stressed or run down. For further information visit www.orchardmaid.co.uk

FLUID PRICING

It gets so hot in sorting offices, you never know when 20ml of the liquid soap you ordered may just evaporate in transit.

One reader ordered a 500ml bottle of Jason liquid Satin Soap from the Simply Organic Food Company brochure, but a 480ml bottle arrived. It's the old trick of downsizing while the price stays the same. The description is being updated.

Aloe vera liquid satin soap pump 500ml
Lavender liquid satin soap pump 500ml
Tea tree liquid satin soap pump 500ml

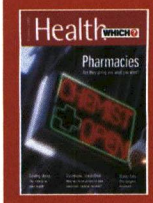
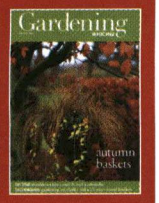
If you have any examples of daft or misleading products or promotions, please send them to us at: Dept LE, PO Box 44 Hertford X, SG14 1SH or email us your suggestions to: insidestory@which.net

Best Buy shredders for garden prunings
The effects of sleep deprivation

inside WHICH?

Headline stories from our other magazines

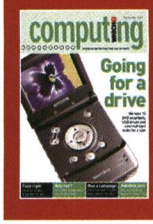
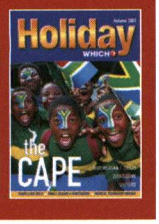
FREE TRIAL

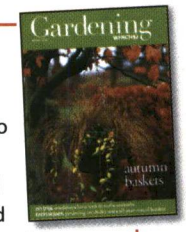
For a free trial to Health Which?, Gardening Which?, Computing Which? or Holiday Which?, call

0800 252 100

(payment details required for when your free trial ends)

WHICH GARDEN SHREDDER?



A garden shredder could be the answer to avoiding all those time-consuming trips to the dump, or having to wait an eternity for prunings to rot on your compost heap, says a report in this month's *Gardening Which?*. But, the report advises, hire or borrow a shredder before buying one – to be sure it lives up to your expectations.

Not only will a shredder dispose of garden waste, it can also create a product that may be used right away as a path-covering or mulch. But shredders differ in how quickly they shred thin prunings, thick prunings, and leaves. And the texture of the final shredded product varies a good deal, too, says the report.

Coarse shreddings make a long-lasting mulch

Gardening Which? put ten electric and two petrol shredders to the test to find those which impressed most for performance and convenience. Of the 12 on trial, two achieved Best Buy status – the **Atco Quiet 2000 £350** and the virtually identical **Bosch Silent AXT 2200 HP £340**. Widely available from independent garden centres, these were quieter and easier to use than the others on test.

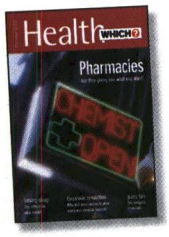
Integral to these latest tests from *Gardening Which?* were convenience issues, such as how easy it is to feed material into the shredder or unblock it if it becomes clogged. Safety was another consideration – with some of the models it was possible to touch moving blades or get hit by flying shreddings.

Unfortunately, *Gardening Which?* was unable to recommend either of the petrol shredders on test, as they performed poorly in terms of both safety and noise.

Finally, *Gardening Which?* reminds you to remember the noise factor – not just for your own sake, but for your neighbour's, too.

Also in Gardening Which? this month

- Trials on lawn seed
- Bulbs for summer colour
- Gardening on chalky soil



LOSING SLEEP

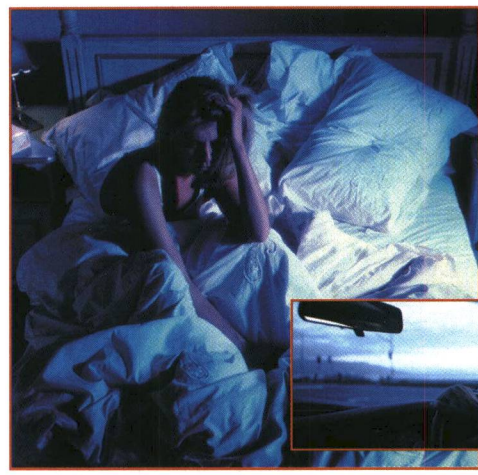
Lack of sleep can leave you stressed and grumpy, putting a strain on both professional and personal relationships. Not ground-breaking news, maybe. But, says October's *Health Which?*, some studies indicate that sleep-deprived people could also be at greater risk from longer-term health problems.

Feeling tired and losing concentration are just two of the more immediate effects of sleep deprivation. Worryingly, though, *Health Which?* points to the results of small-scale studies which suggest that people who are deprived of sleep may have a lowered immunity and a greater risk of high blood pressure, coronary heart disease, diabetes and obesity.

It's difficult to put a figure on the amount of sleep you should have. But if, after sleeping longer, you perform better, the chances are that you probably need more sleep than you've been getting.

While there are unavoidable reasons why some people have to make do with less sleep, for others the decision to go without sleep may be a 'lifestyle choice'. Dr Hunt, director of the US National Center on Sleep Disorders Research, Maryland, told *Health Which?*: 'There is a "macho phenomenon" that, if you are tough, motivated, organised and in control, you can get by on five hours a night.'

This type of thinking worries public health experts, who warn that immediate losses in performance, and the potential long-term health effects, might not be apparent to those who skimp on sleep. Tired people who don't pay attention and who perform tasks badly, says *Health Which?*, have serious implications for public safety. It points out that sleep deprivation has been cited as a contributing factor to several major accidents such as the Exxon Valdez oil spill and the Challenger space shuttle disaster. But, says the report, the effects of lack of sleep are more wide ranging: for example, a study by the University of Loughborough for the Department of Transport concluded that 15 to 20 per cent of accidents on monotonous roads were due to drowsy drivers.



Lack of sleep can leave you feeling stressed and grumpy, and can seriously affect your ability to concentrate

Health Which? is keen to emphasise that larger studies are needed to look at the effects of sleep deprivation on health.

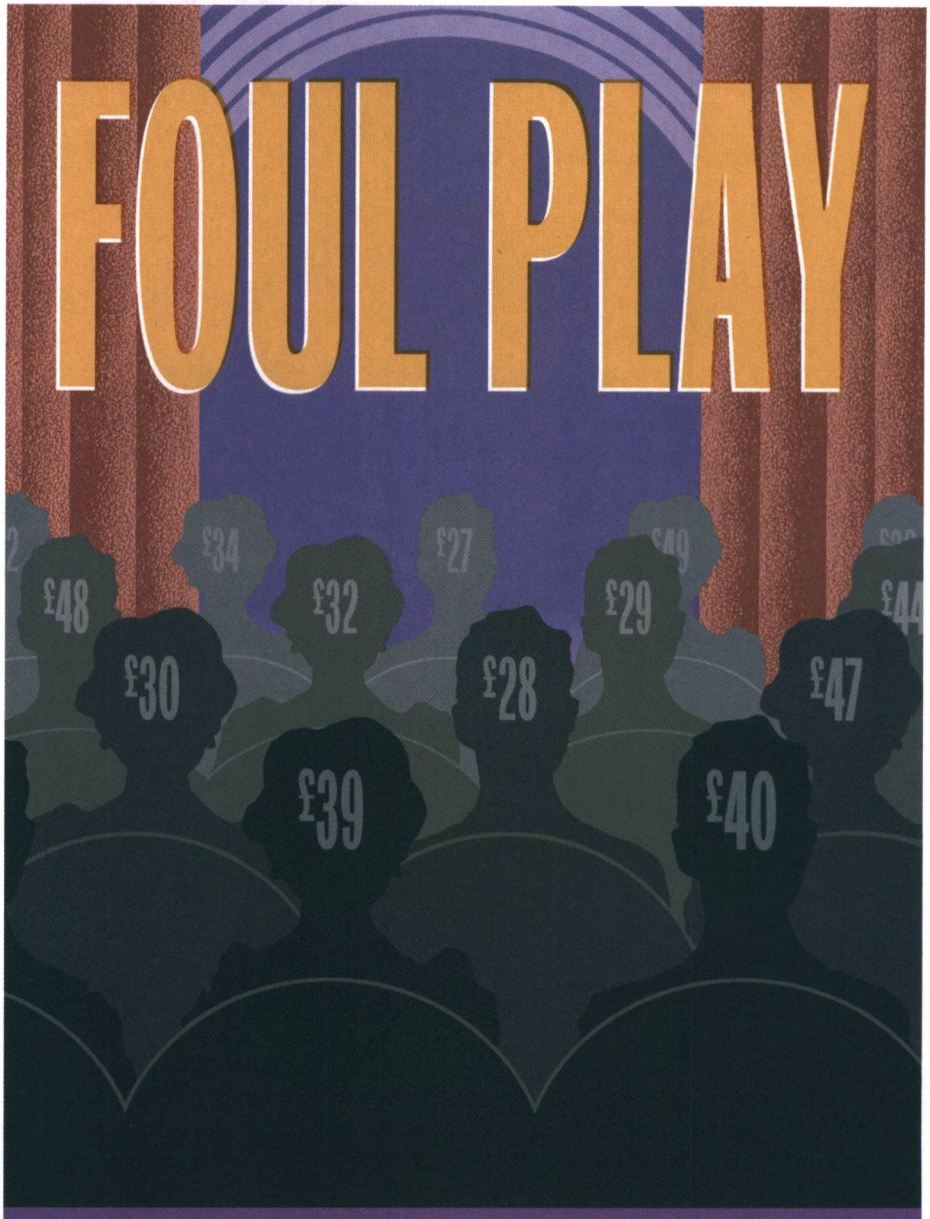
People can seek help and advice from the NHS. So, if you're worried about lack of sleep, *Health Which?* recommends your first port of call should be to your GP.

Also in Health Which? this month

- Pharmacies
- Electronic patient records
- Hydrogenated fat in foods

PHOTOGRAPHY GETTY IMAGES, ZEFA

FOUL PLAY



IF YOU SEE ONE ARTICLE ON TICKET AGENCIES THIS YEAR, MAKE IT THIS ONE!

Ticket agencies are adding up to 28 per cent to the price of theatre tickets, according to a *Which?* investigation. They are also flouting their own rules by failing to make charges clear and not explaining small print.

We spend more than £3 billion a year on activities such as going to the theatre and attending concerts. Agencies take a huge slice of this by negotiating an allocation of tickets and selling them on at a profit. For some events, particularly large-scale national ones, agencies are the only place you can buy tickets.

Even where agencies don't have exclusive deals, you may have no choice but to buy your tickets from them. You might live nowhere near the venue, and even those that claim to have a box office may transfer you to a ticket agency when you ring.

So what do agencies do for their money?

ANYTHING GOES

One thing few of them do is obey the rules. The Society of Ticket Agents and Retailers (Star) was formed by the ticket industry to promote high standards of service.

Its code of practice says members must 'clearly identify the face value of any tickets purchased and any additional booking fees' and 'highlight any terms and conditions, including transferability, cancellation and viewing restrictions'. But, we found several members breaching the code.

MY UNFAIR LADY

Tully Treslove may live only a mile from the Carling Brixton Academy – but she ended up paying £17 to have four £15 tickets delivered.

There's no longer a box office at the Academy so Tully had to go to a ticket agency to buy tickets to see The Roots.

She bought four tickets from Ticketweb worth a total face value of £60. The service fee was £12.05 (20 per cent) and, even though she was prepared to collect the tickets herself, Tully had to pay another £4.75 for special delivery.

After several weeks, the tickets hadn't arrived so Tully rang Ticketweb. It said they had been issued and would be posted asap.

Two weeks later, and there was still no sign of the tickets so Tully called Ticketweb again. This time it said it wasn't sure whether the tickets had been posted. The concert was only a week away so Tully asked what she should do. Ticketweb said she'd have to pick up her tickets from the venue, although it was non-committal about refunding any charges.

Luckily, the tickets came a few days before the concert – seven weeks after Tully paid for them. She was not impressed: 'I'm annoyed that I had to use a ticket agency in the first place and baffled why I've had to fork out an extra £16.80 for such a shoddy service.'

We made four calls each to five ticket agencies, posing as customers wanting theatre tickets for *Bombay Dreams* and *We Will Rock You*. Four were Star members but only Ticketmaster complied with the code every time.

Uktickets.co.uk and Abbey Box Office failed to make the ticket face value or fees clear in any calls and didn't highlight their terms either. Even when asked, they didn't give a breakdown of the charges. Firstcalltickets never explained its terms and conditions and gave the face value in only half the calls.

Wayahead is not a Star member. It also failed to make the face value of tickets and its charges clear in any call and highlighted its conditions only once.

Star says it is keen to tackle the breaches we've uncovered. 'We'll discuss this with the members involved and find ways of helping them improve staff training,' said a spokesperson.

PHOTOGRAPHY ROBIN BECKHAM ILLUSTRATION TIM GABOR

Save £20 on a pair of identical tickets

Ticket agencies flout their own code of conduct

Uktickets refuses to justify its fees

Star claims it operates within guidelines supported by, among others, the British Tourist Authority, the London Tourist Board and the Society of London Theatre. And it says it can fine or suspend members and, ultimately, expel those which continually breach the code.

But if a ticket agency breaches it when you buy tickets, there's not a lot you can do except complain to Star. It is, though, an offence under the Consumer Protection Act for a ticket agency to mislead you over prices. So complain to the local trading standards office if you've paid more for a ticket than an agency led you to believe or are charged for fees that weren't made clear when you bought the tickets.

BOMBAY NIGHTMARES

You might expect agency booking fees to be similar. But we've found that the cost of two tickets with identical face values to see popular shows varies by almost £20. That's more than enough to pay for a programme and an ice cream in the interval.

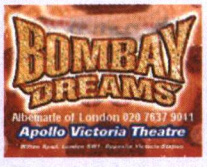
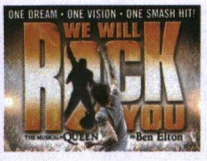
Unfortunately, there is no limit on the commission an agent can charge. In a leaflet, 'Enjoy the Show – your guide to trouble-free ticket buying', the British Tourist Authority (BTA) says booking fees should be no more than 25 per cent of the face value of the ticket. But the BTA can't enforce this, and even some Star members charge more than this.

The cost of two tickets with identical face values to see popular shows varies by almost £20

Abbey Box Office defends its 25.8 per cent mark up, saying it's an 'agreed figure by theatres, producers and all accredited bodies within the theatre industry'.

Star disagrees. 'That is complete and utter rubbish,' said a spokesperson. 'There's no legal way to control booking fees other than through the contract between the agent and the originator of the ticket.'

When we tried to ask Uktickets to justify its 28.2 per cent charge – three times some other agencies' fees – it refused to speak to us.

SHOW	TICKET AGENCY	FACE VALUE OF TWO TICKETS (£)	TOTAL COST OF TWO TICKETS (£)	MARK-UP (%)
	Ticketmaster	90.00	97.50	8.3
	Wayahead	90.00	98.45	9.4
	Firstcalltickets	90.00	105.00	16.7
	Abbey Box Office	90.00	113.20	25.8
	Uktickets.co.uk	90.00	115.40	28.2
	Wayahead	100.00	108.45	8.5
	Ticketmaster	100.00	111.25	11.3
	Firstcalltickets	55.00	64.80	17.8
	Abbey Box Office	100.00	125.80	25.8
	Uktickets.co.uk	100.00	127.40	27.4

The total cost includes all booking fees, delivery charges and credit-card charges.
We asked for the best available tickets on 4 October. Calls were made in July 2003.

MAMMA MIA!

Even where agencies do obey the rules, it's not always obvious how they calculate their fees, or what relation they bear to the amount of work the agency is doing.

Why do booking fees double when you order two tickets? The more tickets you buy, the larger the booking fee. You'd think it wouldn't cost a ticket agency much more to sell four tickets than one. But a booking fee isn't a simple administrative cost – it's the agency's profit. Calculating fees as a percentage of the ticket price means agencies bring in the revenue they are expecting – but people who buy many tickets in one go pay over the odds for the service they receive.

Why are booking fees more costly for some shows than for others? An agency won't have to do anything drastically differently from one event to another, but fees can depend on the face value of the tickets, and how many an agency is allocated. They may also be subject to negotiation with the promoter or producer of the show (so don't just blame the agency).

Why do delivery fees exceed the cost of postage and packaging? Agencies either include the cost of postage in handling fees or charge for it separately. Either way, the cost can be much higher than a stamp. For example, when we phoned to buy tickets for *Bombay Dreams* through Wayahead, we were told first-class postage cost £1.45. The basic charge for first-class postage is 28p. That's a mark-up of over 400 per cent.

Wayahead defended its charges. 'There's a lot more to getting a ticket from here to there than a stamp,' said a spokesperson. 'You need to actually buy the ticket stock. You then need to print the tickets, you need to buy the envelopes, you need to get the ticket wallets, you need to have the compliment slips and you need to pay people to put all of these things together in the envelope.' While this may be true, most people would expect the booking fee to cover many of these costs already.

Why must you pay delivery charges if you pick up tickets from the box office? It does seem a bit rich to charge people for collecting their tickets. Agencies say they still need to cover administrative costs. So, even if you collect your tickets from the box office, you may not be able to claim back your delivery fee. The ticket agency may need to distribute tickets to the venue and cover the associated staffing costs.

LES MISERABLES

Ticket agencies may not have broken the law in our calls, but most broke industry codes of conduct and some are ripping off theatre-goers with sky-high charges.

So if you're buying tickets, use the box office where possible, as some don't levy fees. If you phone the box office, you could be redirected to a ticket agency, so be sure to check who you're speaking to.

When buying via an agency, make sure you know the face value of the ticket you're buying. If an agency can't confirm the price, don't buy the ticket as you've no way to tell how good a seat you're getting.

And make sure you phone different agencies, as prices vary. A 28 per cent fee is equivalent to a family of four taking one of the agency staff along for free – and buying them a drink at the interval.

BIG C

We've tested 14 widescreen TVs and taken a look at the new plasma, LCD and DLP technologies challenging the conventional box

There is a plethora of choice for anyone looking to buy a widescreen TV. 'Conventional' sets with a cathode ray tube are still the biggest sellers. But, increasingly, these are being showcased alongside 'flashy' integrated digital TVs (IDTVs) and flat profile liquid crystal display (LCD) and plasma screen TVs.

To help you choose, we've tested 14 of the latest widescreen TVs, 12 with 32-inch screens, and two with 28-inch screens. One of the 32-inch sets is an IDTV, so features an integrated digital receiver allowing access to Freeview television channels – the free digital channels that you can receive via your aerial. We've also compared the picture and sound quality of the best conventional sets with a selection of the new-style screens – see 'Weighing up the options', p13.

MONEY TALKS?

It seems that, in many cases, you get what you pay for when buying a telly – our Best Buy Loewe (pronounced 'lerver') was the most expensive conventional TV on test. That said, it's still possible to pay over the odds for a set that is bettered by similarly priced rivals. So check the table, overleaf, to see how all 14 of the sets measure up.

DIGITAL INTEGRATION

One way to receive digital TV is to buy an IDTV. These have a digital tuner built-in, so there's no need for a set-top box. We've tested one of the latest IDTVs from Sony, which can receive Freeview channels in addition to the five main analogue ones.

The Sony IDTV on test costs around £1,200, so it isn't cheap. That said, it was up with the best of the non-digital sets for picture, sound and ease of use.

We're pleased to report that it's one of the best IDTVs we've looked at to date, and addresses many of the concerns we've had about previous sets. It lets you watch an analogue channel while recording from a digital one, and vice versa, for example. It also has a good timer function, which enables you to set the TV to switch between different digital channels, so you can record from more than one channel while you are out, although you may still have to set your VCR or

PHOTOGRAPHY CLIVE ROWAT

First look at plasma, LCD and DLP televisions

14 widescreen TVs on test

IDTVs aren't the best option for digital viewing

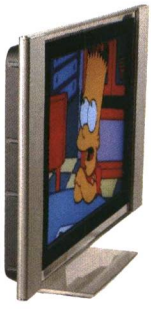
hoices

other recording device to record at the right times, depending on what type of VCR or recorder you have.

The main drawback with this TV is that its digital tuner is fairly slow, so changing channels and accessing digital text can seem frustrating compared with using the latest set-top boxes. As digital TV technology has developed swiftly and further improvements are likely, we still think that buying a separate set-top box (for around £70 to £130) is a more flexible, and cheaper, way to switch to Freeview. But if you're determined to buy everything in one box, this Sony is worth considering.

WEIGHING UP THE OPTIONS

The newer plasma and LCD screen types are slim and desirable. A conventional 32-inch widescreen TV will take up lots of space, while some plasma or LCD screens are thin enough to be wall-mounted. But beware: most are heavy, still need separate tuners, and will have visible wires. We compared manufacturer samples of an LCD and plasma TV, as well as a digital light processing (DLP) TV with our Best Buy Loewe.



LCD

The Sony Wega KLV30MR1 (£3,200 or more) has a large 30-inch screen. It comes with a separate tuner box, which houses the analogue tuner, and into which you plug other sources, such as a DVD or VCR. Two cables run from the tuner to the screen.

This was the most impressive of all three new technology TVs when used to show a test card. However, the viewers weren't so impressed when watching films, saying it lacked detail in darker areas of the picture, and seemed harsh and unnatural.

PLASMA

The Hitachi 32PD3000E (around £2,500) is a 32-inch plasma TV, so it's directly comparable with the Loewe widescreen for picture size. Unlike some plasma TVs, the speakers are built-in, and, like the LCD model, it has a separate tuner box.

Although this plasma produced a reasonable picture, it couldn't

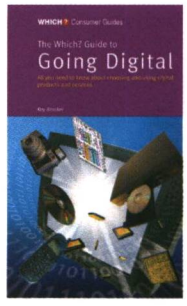
WHICH? extra

In addition to details of the widescreen televisions featured here, our improved Which? Extra website includes a comprehensive television buying guide and information on other products, such as set-top boxes for receiving free digital TV channels through your aerial. Prices online will be updated monthly with the lowest prices we find in our regular survey of high-street and online retailers.

www.which.co.uk/whichextra

WHICH? BOOKS

The *Which? Guide to Going Digital* (£10.99) is a must-have guide to a confusing hi-tech market. To order your copy, call **0800 252 100** quoting WGGD (BKX03).



BEST BUYS

The standard of TVs on test was generally good, with some high-end sets offering really impressive picture and sound quality. TVs scoring around 75 per cent or more are worthy winners of the Best Buy accolade.

The **Loewe Aventos 3981ZW** was the best on test, producing a great picture and excellent sound from all sources. It has all the features you would expect at the price. It's the only TV on test to have picture in picture, too – a small corner image that allows you to see what's on other channels. It costs **£1,150** from the Co-operative Group or **£1,015** from www.hughesdirect.co.uk/which. We don't have any brand reliability information on Loewe from our annual survey, but widescreen TVs tend to be fairly reliable overall.

The **Philips 32PW9308/05** has outstanding picture quality. It sounds good, too. It's reasonably easy to use, but the other Best Buys are better in this respect. Early models of this TV (from April 2003) had faulty stands that may collapse, as ours did during testing. Philips has now remedied this problem. It costs **£1,000** from the Co-operative Group or **£800** from www.prcdirect.co.uk. Philips' reliability for widescreen TVs is average according to our survey.

For around the same price, consider the **Sony KV-32FX68U** and the **Toshiba 32ZD26P**. Neither quite matches the Loewe or Philips for picture quality, but both are still impressive across the board. Their feature lists are virtually identical, although the Toshiba has a child lock. Sony is the most reliable widescreen TV brand, Toshiba is average. The Sony costs **£995** from John Lewis, or **£727** from www.rgbdirect.co.uk, and the Toshiba is **£1,050** from Miller Brothers, or **£671** from www.digital-point.co.uk.

We don't recommend either of the 28-inch sets on test. Many of the 32-inch TVs are available in a 28-inch version. But performance may not be the same.

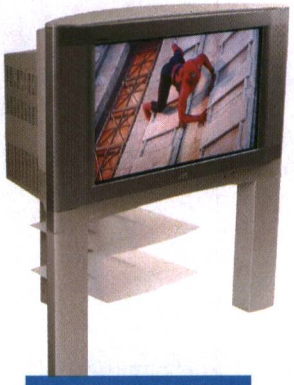
WIN

We've got two Best Buy Loewe Aventos 3981ZW widescreen TVs to give away in our competition.

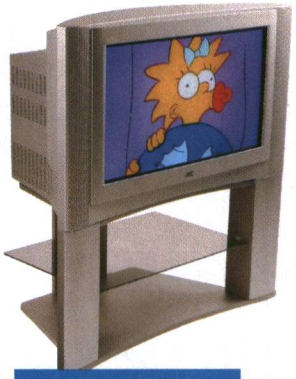
For details, see p3 or visit www.which.co.uk/whichextra/content/main/competitions.jsp

Daewoo DWX 2880GB

Goodmans GTV76W3SIL



JVC AV-32x37HKE



JVC AV-32T25EKS

Loewe Aventos 3981ZW

match the overall quality of the Loewe. The viewers commented that the plasma TV's picture seemed 'soft' and didn't offer as much detail. We noticed some colour inaccuracies, too – in particular, our panel felt that the reds seemed orangey.

DIGITAL LIGHT PROCESSING

The LG RE-44SZ2ORD (around £2,200) is a rear projector DLP telly with a large 44-inch screen. DLP works using a special chip made up of thousands of tiny computer-controlled mirrors. When a mirror is switched on, it directs light through a colour wheel to the screen. When the mirror is off, the corresponding screen area will be dark.

When our panel viewed the test card, they felt that the DLP wasn't as accurate as the LCD, but thought it was much better than the LCD or plasma screen when watching films. It had good definition and depth of image, as well as vibrant colours. Its drawback is the highly reflective screen, which means you need to sit more or less face-on to the TV to get a clear picture. However, this is a poor design feature of this particular TV, rather than a general fault with the technology.

OUR VERDICT

One of the main attractions of all these new-technology TVs is their perceived excellent picture quality. But, even the best of them, the DLP set, had a picture quality only slightly better than our Best Buy Loewe.

Considering some of the drawbacks that we've highlighted, their considerable cost, and the fact that much of this technology is still in its infancy, we don't yet feel that it is the right time to splash out on one of these sets. We'll be taking another look at new-technology TVs in the spring.

WIDESCREEN TVs		ANALOGUE WIDESCREEN				
		Daewoo DWX 2880GB 28in	**Goodmans** GTV76W3SIL 32in	**JVC** AV-32x37HKE 32in	**JVC** AV-32T25EKS 32in	**Loewe** Aventos 3981ZW 3
SPECIFICATION						
Price (£)	1▷	*230*	500	945	650	1,150
Dimensions (without stand) hxwxd (cm)		51x 84x51	56x89x56	56x95x56	56x95x56	60x82x57
Model available in 28in		✓	✓	✓	✓	
Model available in 32in			✓	✓	✓	✓
Integrated digital version available (IDTV)			✓			
FEATURES						
Pure flat screen	2▷			✓	✓	✓
100Hz (flicker free)	3▷			✓		✓
Autoformat switching	4▷	✓[1]	✓	✓	✓	✓
Mode for correct widescreen/ 4:3 switching	5▷		auto	regular	regular	4:3
Dolby Pro Logic surround sound						
Picture in picture	6▷					✓
Picture and text	6▷	✓		✓		✓
Digital picture effects	7▷	✓		✓	✓	✓
Headphone volume options	8▷					✓
Timer		✓	✓	✓	✓	✓
Child lock	9▷	✓	✓	✓	✓	✓
Number of audio/video inputs		3	3	4	4	4
Dedicated audio output			✓	✓	✓	✓
External loudspeaker output	10▷					
PERFORMANCE						
Picture quality	11▷	●	○	○	○	★
Sound quality	11▷	○	◒	☆	☆	★
Ease of setting up/instructions	11▷	○	○	☆	☆	☆
Everyday ease of use	11▷	☆	◒	☆	☆	☆
Overall ease of use	11▷	☆	○	☆	☆	★
Standby power consumption	11▷	○	☆	○	○	☆
TOTAL TEST SCORE (%)		**47**	**53**	**69**	**69**	**88**
INFORMATION						
Additional notes/ update since our test		1 Broadcasts in 4:3 are stretched to fit				Also availab darker grey 'Graphite' co

TELLY TESTING

You might think that testing a TV simply involves hours of sitting around watching DVDs or channel-surfing. But a *Which?* test is much more demanding than that.

The main focus of our testing is, of course, to compare the picture and sound quality of different sets. To help do this, we enlist our panel of assessors, who are drawn from the broadcast and audio industries and have many years' experience in identifying what's good and what's not. The five viewers spend several days in our specialised viewing lab, watching and rating various snippets of footage. Each viewer rates independently of the others and we mask the names on the TVs so no viewer knows which brands they're watching. This is to ensure that bias can't creep in.

Once the viewing panel has finished rating the pictures, a similar process is repeated for sound quality. Five experts listen as the TVs pump out some cabinet-rattling music and action sequences, as well as more refined clips.

Two lab experts assess how intuitive and easy the televisions are to use – ranging from initial set-up through to using the more advanced features available, accessing them through both the remote and on the TV itself. We give most importance to 'everyday' ease of use, such as changing channel and selecting different inputs, such as a set-top box, VCR, or DVD player.

Our lab team completes the testing with in-depth assessments of each television's features, technical performance – including screen resolution and sound levels – and power consumption – including in standby.

Panasonic TX-32PS12

Philips 32PW6506/05

Philips 32PW9308/05

Sanyo CE28WP5B

Sharp 32-JF73H

Panasonic TX-32PS12 32in	Philips 32PW6506/05 32in	Philips 32PW9308/05 32in	Sanyo CE28WP5B 28in	Sharp 32-JF73H 32in	Sony KV-32FX68U 32in	Thomson 32WR25UG 32in	Toshiba 32ZD26P 32in	IDTV Sony KD-32DX150U 32in
950	750	1,000	395	695	995	500	1,050	1,195
57x90x55	56x89x55	56x89x56	52x79x52	56x94x57	56x89x56	56x86x56	59x91x55	62x89x60
✓	✓	✓	✓	✓	✓	✓		
✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓							✓
✓	✓	✓		✓	✓		✓	✓
✓		✓			✓		✓	✓
✓	✓	✓[1]	✓[1]	✓	✓	✓	✓	✓
4:3	4:3			normal	4:3[1]	zoom 0	4.3	4:3[1]
			✓					
✓		✓		✓				✓
✓		✓			✓		✓	✓
✓		✓		✓				✓
✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓		✓	✓	✓[2]
4	3	3	3	4	4	3	4	4
✓	✓	✓			✓		✓	✓
			✓					
○	☆	★	○	☆	☆	○	☆	☆
○	○	☆	○	○	☆	○	☆	★
☆	○	○	◒	○	☆	☆	☆	☆
☆	○	○	◒	○	☆	◒	☆	☆
☆	○	○	○	☆	☆	○	☆	☆
★	★	★	◒	○	★	★	☆	★
71	70	83	53	67	76	56	74	80
		1 Broadcasts in 4:3 are stretched to fit	1 Broadcasts in 4:3 are stretched to fit		1 With 'auto format on'			1 With 'auto format on' 2 Child lock only available for digital channels

NOTES

TVs highlighted in **red** appear in the Best Buy Guide on p13.

Specification

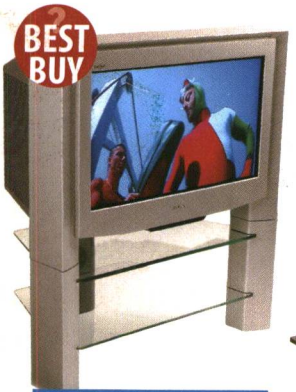
1 This is the price you can expect to pay by shopping around on the high street. For models not widely available, a guide price is given in *italics*.

Features

2 A 'pure flat' tube means the screen is almost perfectly flat, giving a wider viewing angle.
3 If you notice screen flicker on normal 50Hz TVs, consider one with 100Hz refresh rate (see 'The bigger picture', September 2002, p20 for an explanation of refresh rates).
4 Autoformat switching means the TV can select the right way to display the picture. This means widescreen broadcasts will fill the screen, and 4:3 broadcasts will have black bands down both sides (see 'The bigger picture', September 2002, p20 for an explanation of screen modes).
5 This is the mode that the TV must be in for autoformat to work. Other display modes can be used manually to override the switching.
6 Picture in picture means the TV can display a small image of another channel in the corner of the screen. Picture and text splits the screen down the middle to show both simultaneously.
7 Digital picture effects help improve the picture from poor picture sources (eg VHS).
8 This lets you control the headphone volume independently of the main speakers – useful if someone in the room is hard of hearing, say
9 This allows you to prevent the viewing of certain programmes or channels.
10 External loudspeaker outputs are for connecting stereo speakers directly to the TV. Amplifier power is usually low, so they are only suitable for simple, non-hi-fi speakers.

Performance

11 See 'Telly testing', opposite.



Sony KV-32FX68 U

Thomson 32WR25UG

Toshiba 32ZD26 P

Sony KD-32DX150U

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Picture and sound quality	43%
Features	20%
Ease of use	20%
Other technical tests	14%
Power consumption	3%

Behind th

Cara Whitby investigates the nutritional facts behind the health claims on foods

Go to any supermarket and you'll find 'bone-friendly' water, tinned spaghetti that counts towards your fruit and vegetable portions, and cereal that promises to help your concentration. Some shops even sell drinks for healthy skin.

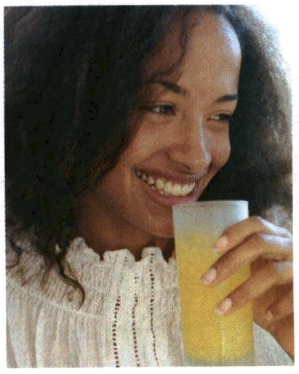
Products like these, with special health claims or added nutrients, can seem like a quick and easy way to get all the nutrients you need.

But the labels don't tell the whole story. Foods that promise better health can be high in sugar, salt and fat, and their health claims are sometimes based on scanty evidence. In many cases, cheaper foods that don't make special claims are just as nutritious.

We asked a dietician, a nutrition and dietetic consultant, and a public health nutritionist to look at what's on the shelves.

WHOSE WAY TO FIVE A DAY?

The government's recent campaign to persuade us all to eat at least five portions of fruit and vegetables a day has led to a frenzy of products that promise to take care of your daily fruit and vegetable needs. We've taken a closer look at what the 'five a day' advice really means and how to follow it, and at the various food companies that are jumping on the bandwagon.



The five-a-day facts Eating five portions of fruit and vegetables every day sounds simple enough, but the official recommendations are actually fairly complex. We explain the reasons behind the advice and how to follow it.

- The advice initially came from the World Health Organization, based on mounting evidence that eating fruit and vegetables can reduce chronic diseases such as heart disease and some cancers.
- Taking vitamin and mineral supplements won't necessarily have the same effect. Fruit and veg also contain fibre and important plant components (phytochemicals).
- One portion is defined as 80g (2.82oz) of vegetables or fruit (not including stones or inedible peel). This equates to three heaped tablespoons of vegetables or one apple. Portion sizes are smaller for dried fruit.
- Variety is important, as fruit and vegetables all contain different combinations of fibre, vitamins and minerals. Ideally, you should eat five different types of fruit or vegetables each day.
- Only one portion per day can come from fruit or vegetable juices, as juicing reduces fibre and releases fruit sugars that can damage teeth.
- Dried fruit can also count as only one portion a day, due to its concentrated sugar content.
- Pulses, such as beans or lentils, can count as one portion, but only once a day, as they don't contain the same mixture of nutrients as fruit and vegetables.

Contradictory advice Some of the advice is hard to interpret, and even the Food Standards Agency (FSA) and Department of Health (DoH) seem confused. During our research, we uncovered some inconsistencies in the two bodies' advice. The DoH has now agreed to address this problem, to end any confusion.

Logos and labels The DoH launched a 5-a-day logo earlier this year (see example, opposite), to make it easier to follow the five-a-day advice. You'll find the logo on fruit juice, dried fruit, fresh and frozen vegetables, and salads. It can't currently be used on foods with added sugar, salt or fat as these can go against healthy eating

The foods that make empty promises

What five-a-day really means

Do you need fortified food?

e labels

Can you really buy health in a packet or a jar?
Or are foods promising more than they can deliver?

From right to left: Heinz labels, the new Sainsbury's 5-a-day logo, and current Sainsbury's labels all talk about fruit and vegetable portions, but they don't use the same criteria as the government's 5-A-DAY scheme (logo, far left)

advice. The logo may be more widely used in future, though, as the DoH is developing criteria for other, composite, foods that could count as fruit or vegetable portions. No product can count as more than two portions, as a variety of types and preparation methods is important.

Confusingly, Heinz, Knorr, and Sainsbury's have introduced their own five-a-day schemes, and they don't always tie in with the government advice.

HEINZ BAKED BEANS 31p per 200g and **SPAGHETTI IN TOMATO SAUCE** 30p per 200g
Claim One fruit/veg portion per can.
Reality The tomato purée in the spaghetti counts as one portion. The baked beans also count as a portion, as long as the rest of your portions aren't pulses, too. But these foods wouldn't merit a government logo, as one small (200g) tin provides a third of your recommended daily salt intake. Heinz told us it may reduce salt levels in future.
Verdict Cheap and low fat, but high in salt. Meets the one-portion claim.

HEINZ CREAM OF TOMATO SOUP 48p per 300g
Claim Two fruit/veg portions per can.
Reality The Advertising Standards Authority (ASA) asked Heinz to stop using the two-portion claim in April this year, as the puréed tomatoes in this soup count as only one portion, no matter how much you eat. The ASA felt the claims exaggerated the soup's contribution to a healthy, balanced diet. Heinz told us that it's in the process of changing the claim on its cans.
Verdict A can counts as only one portion.

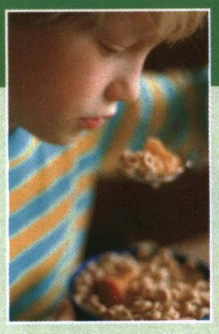
KNORR VIE TOMATO AND BASIL SOUP 87p per 500ml
Claim Provides more than three fruit/veg portions.
Reality One carton contains 200g of tomatoes but it contains only small amounts of other vegetables so counts as only one portion. It's also high in salt. In July, the ASA told Knorr to remove the three-portion claim from its adverts in recognition of the fact that a variety of fruit and vegetables is important. Knorr told us it currently has no plans to remove the claim from its labels, though it does plan to reduce the salt content.
Verdict Doesn't do what it claims, and the high salt content reduces health benefits.

SAINSBURY'S WAY TO FIVE FRUIT SMOOTHIE (PINEAPPLE, MANGO AND LIME) £1.29 per 250ml
Claim Contains two fruit/veg portions.
Reality The DoH says that fruit juice and smoothies can count only once towards your daily target. As part of its new 5-a-day scheme (see logo, above), Sainsbury's is reassessing its claims about this smoothie. Unlike the government's logo, the new Sainsbury's 5-a-day logo will appear on some foods with added fat, salt and sugar, and one product can claim to provide more than two portions.
Verdict Counts as only one portion.

The Advertising Standards Authority told Heinz and Knorr to remove claims about fruit and veg portions

SAINSBURY'S WAY TO FIVE RED LENTIL DHAL 89p per 188g
Claim Contains two fruit/veg portions.
Reality The lentils make up one portion, but it's not clear that there are enough tomato flakes, onion and tomato powder to count as a second portion. Sainsbury's is reassessing whether it meets the criteria for its new 5-a-day scheme.
Verdict High in salt, and may not count as two of your daily fruit/veg portions.

FOODS THAT MAKE HEALTH CLAIMS



It's not just imaginary fruit and vegetable portions that appear on labels. Some foods are boasting some quite impressive-sounding health claims. We asked our nutrition experts to tell us which we should believe.

DANONE ACTIVIA CEREAL YOGURT
£1.35 for four 125ml pots
Claim Helps digestion work better.
MULLER VITALITY STRAWBERRY PROBIOTIC YOGURT 49p per 175g pot
Claim Can help keep digestive system in balance.
Reality Both contain probiotics – live bacteria that help digest food and inhibit unwanted bacteria in the gut. They also contain prebiotics, which stimulate probiotic growth.

There is evidence that probiotics can help people with disorders such as diarrhoea, or people whose natural bacteria have been disrupted by antibiotics or bowel operations. But there's no evidence that you'll benefit if your digestive system's healthy. There's also insufficient evidence about the levels needed to have an effect.
Verdict Most healthy people have no need for pro- and prebiotics.

DANONE ACTIV TROPICAL ORANGE STILL WATER DRINK
£1.99 for four 330ml bottles
Claim Bone-friendly.
Reality This drink has added calcium, so it can help build bones. However, with 300mg calcium per litre, you'd need to drink three litres a day to meet your needs. Tap water in a hard-water area could provide the same amount per litre. Alternatively, you could get the same amount of calcium for half the price in two litres of semi-skimmed milk. You get an unexpected extra with this drink, too: one bottle contains three teaspoons of sugar.
Verdict Provides some calcium but also contains added sugar. Poor nutritional value for money.

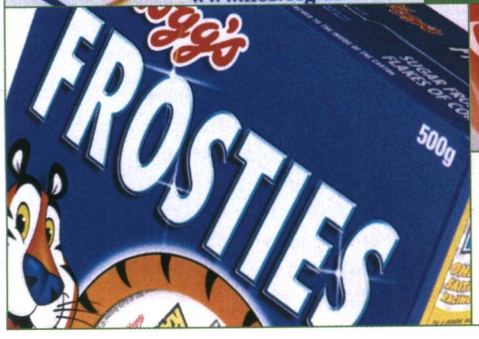
KELLOGG'S FROSTIES £1.65 per 500g box
Claim Helps with healthy bones, concentration, energy and heart health.
Reality A bowl of Frosties with milk provides a good amount of calcium (the basis for the healthy bones claim), but one of our experts felt the claims for concentration and energy were fairly vague. And the claims aren't specific to Frosties: almost all cereals are low in saturated fats (the basis of the heart health claim) and many are fortified with B vitamins and iron. In fact, some other cereals, including Weetabix, offer these benefits as well as providing a lot more fibre and much less sugar.
Verdict High in sugar and less nutritious than many cereals.

OPTIO TONE £1.89 per 150ml bottle
Claim Helps maintain healthy skin.
Reality Optio is marketed as a 'nutrient juice drink', but 'liquid supplement' is more accurate. It contains large doses of vitamins and minerals, many in quantities way above your body's needs – for example it has 2680 per cent of the recommended daily allowance of vitamin E. The high doses make it unsuitable for children or anyone taking other supplements. There's no scientific basis for the claim that the drink will help your skin.
Verdict Expensive product with unsupported claim.

ORIGINAL FLORA 57p per 250g tub
Claim Helps to keep your heart healthy.
Reality Flora has been formulated to contain the polyunsaturated fatty acids omega 3 and 6 in the proportions recommended for a healthy heart. It contains more omega 3 and vitamin E than most other margarines.
Verdict Lives up to its claims and reflects the latest scientific evidence.

QUAKER OATSO SIMPLE (Golden Syrup Flavour) £1.54 for eight sachets
Claim Rich in soluble fibre which… can help maintain a healthy heart.
Reality There's lots of evidence that soluble fibre, as found in oats, can help to keep your heart healthy, and a bowl of Oatso Simple provides 30 per cent of your daily fibre needs. However, it's no better than porridge or other cereals that contain oats, and one serving contains the equivalent of two dessert spoons of sugar.
Verdict Lives up to its claim, but just like porridge with lots of added sugar.

QUORN FILLETS £1.99 for six fillets
Claim Helps maintain normal cholesterol levels…satisfies your appetite longer on fewer calories…helps you maintain a healthy digestive system.
Reality Quorn contains mycoprotein, which has been shown to reduce raised cholesterol levels. It's also far lower in fat and saturated fat than meat, and high in soluble fibre. The high fibre content could help your digestive system, as claimed. The claims about satisfying your appetite are based on two published studies.
Verdict Quorn's health claims are justified, though some of them are based on fairly limited evidence.



Danone Activ orange-flavoured water claims to be bone-friendly, thanks to the added calcium. But it also contains added sugar. Frosties (below left) makes various health claims, but isn't any better for you than many other cereals. Optio Tone (below) contains high levels of vitamins and minerals, but our experts felt its claim to maintain healthy skin was unfounded

HEALTHY ALTERNATIVES

You don't have to buy foods that say 'healthy' on the label, have added vitamins or make particular claims. Below we list some cheaper ways to get some basic nutrients.

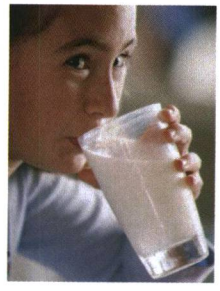
- **Vitamin A** Liver, cheese, eggs, oily fish, carrots, green veg
- **Vitamin B6** Pork, chicken, cod, bread, veg, milk, whole cereals
- **Vitamin B12** Most animal products, some fortified cereals
- **Vitamin C** Fruit and vegetables
- **Vitamin D** Oily fish, liver, eggs, margarine and spreads, and exposure to sunlight
- **Vitamin E** Wheatgerm and sunflower oil, nuts, seeds, wheatgerm
- **Calcium** Milk, cheese, green leafy veg, tofu, soft-boned fish such as sardines or pilchards
- **Iron** Liver, meat, beans, nuts, dried fruit, wholegrains
- **Insoluble fibre** Wholegrain bread, cereals and pasta, brown rice
- **Soluble fibre** Oat cereals, beans, pulses, dried fruit, cabbage

PHOTOGRAPHY ALAMY, JAMES DUNCAN, STUDIO 21

FOODS WITH ADDED EXTRAS

Increasingly, foods don't make specific health claims, but simply boast that they contain added nutrients. Fortified foods like this can be tempting if you think you might be missing out on a balanced diet. But, when we looked at a selection, we found you'll often pay a premium for them, even when the nutrients are easily and more cheaply available elsewhere (see 'Healthy alternatives', opposite). And, once again, these foods often contain high levels of sugar or fat alongside the added nutrients.

There are also concerns about the effects of taking certain high-dose supplements, or lots of foods with added vitamins or minerals, over a long period. The FSA recently published guidance about safe upper levels (see 'Further information', below). A proposal for European legislation about fortified foods is expected later this year



BOOST CHOCOLATE BAR with guarana and glucose 39p per 60.5g bar
Added extra 0.4g guarana per bar.
Reality Guarana is a berry that contains caffeine and is used as a natural stimulant by Brazilian rain forest tribes. Although guarana itself contains an exceptionally high level of caffeine, the amount in this Boost bar is equivalent to no more than that in a cup of tea or coffee. Caffeine is also naturally present in dark and milk chocolate. Compared with other bars of this size, Boost has a similar level of sugar (36.5g per bar) and fat (29.3g per bar), and just slightly more caffeine. If it's energy you want, you'd be better off eating complex carbohydrates such as a banana or potatoes.
Verdict Nutritionally similar to other chocolate bars and not the best way to boost your energy.

HORLICKS LIGHT MALT 47p for two sachets
Added extra 210mg calcium per mug (26 per cent of the recommended daily allowance or RDA).
Reality Horlicks contains slightly less calcium than milk but still makes a good contribution. It also contains added vitamins D and B12. It's an expensive alternative to milk and contains a lot of sugar (19g per serving), but our experts thought it could be useful for older people with small appetites, or for people who don't drink milk.
Verdict Provides various nutrients, including calcium, but is high in sugar.

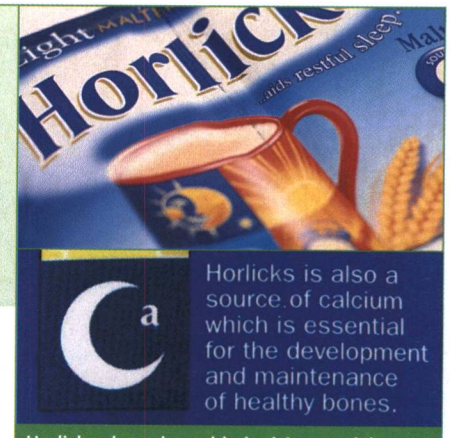
KELLOGG'S NUTRI-GRAIN BAR (Apple)
£1.95 for eight 37g bars
Added extra 200mg calcium per bar (25 per cent of the RDA).
Reality One Nutri-Grain cereal bar provides a useful amount of calcium. But what you might not guess is that it also contains several artificial additives, two and a half teaspoons of sugar, and 3.5g of fat. It could be a good alternative for people who don't like milk products, but most people can get their calcium from foods without the sugar or additives.
Verdict Has as much calcium as a quarter pint of milk, but is too high in sugar to be a healthy choice.

ROBINSONS FRUIT SHOOT DRINK
£1.23 for four 200ml bottles
Added extras One bottle contains 17 per cent of the RDA of vitamins B3, B6, C and D.
Reality This drink is mainly water, sweeteners, flavourings and additives. The levels of added vitamins are fairly low: you'd get eight times as much vitamin C from the same volume of pure orange juice. And you can easily get the other vitamins elsewhere. B vitamins, for example, are found in milk, and the body makes vitamin D after sun exposure. Fruit Shoot has no added sugar, but its acidity could still harm teeth.
Verdict More nutritious than cola, but adds nothing to a healthy balanced diet.

TROPICANA MULTIVITAMINS DRINK
£2.05 per litre
Added extras One carton contains half the RDA of provitamin A, vitamins B1, B2, B6, and E, and 100 per cent of the RDA of vitamin C.
Reality This is a mixed fruit juice with added vitamins. It has a similar amount of vitamin C to orange juice, but higher levels of vitamins A, B and E. However, our experts felt most people would get these nutrients as part of a varied diet. Confusingly, the label mentions the roles of fibre and protein in the diet. This seems to suggest that Tropicana is a source of these nutrients but, in fact, it's low in both.
Verdict A fairly expensive way to get vitamins that are easily found in a varied diet.

WARBURTONS GOOD HEALTH WHITE SLICED LOAF 92p per 800g loaf
Added extras Fibre, vitamins, iron and calcium.
Reality This loaf contains twice as much fibre and calcium as ordinary white bread, and 50 per cent more iron. But wholemeal bread has more fibre and iron, and a similar level of B vitamins. If you don't like wholemeal bread, or have increased calcium requirements, this could be a good choice. Otherwise, a wholemeal loaf is probably a better choice and could be cheaper.
Verdict More nutritious than regular white bread but the added vitamins are easily found elsewhere.

Robinsons Fruit Shoot is mainly water, sweeteners and additives, with low levels of added vitamins



Horlicks, above, has added calcium, and the Boost bar, below, is fortified with guarana

WRITE BACK

If you have any comments or questions about anything you've read in *Which?* this month, contact us at writeback@which.net. We publish answers to some of your questions in 'Write back', p4, and more online at www.which.co.uk/whichextra

OUR VERDICT

It can be hard to eat healthily – and it's even harder when food labels are confusing. Fortunately, our Honest Labelling campaign has led to new European Commission proposals about health and nutrition claims on foods. If the proposals are accepted, foods with high levels of sugar, salt or fat won't be allowed to make health claims. Meaningless or unclear claims would be banned, as would any unproven claims and claims about the effects of food on behaviour or psychological wellbeing.

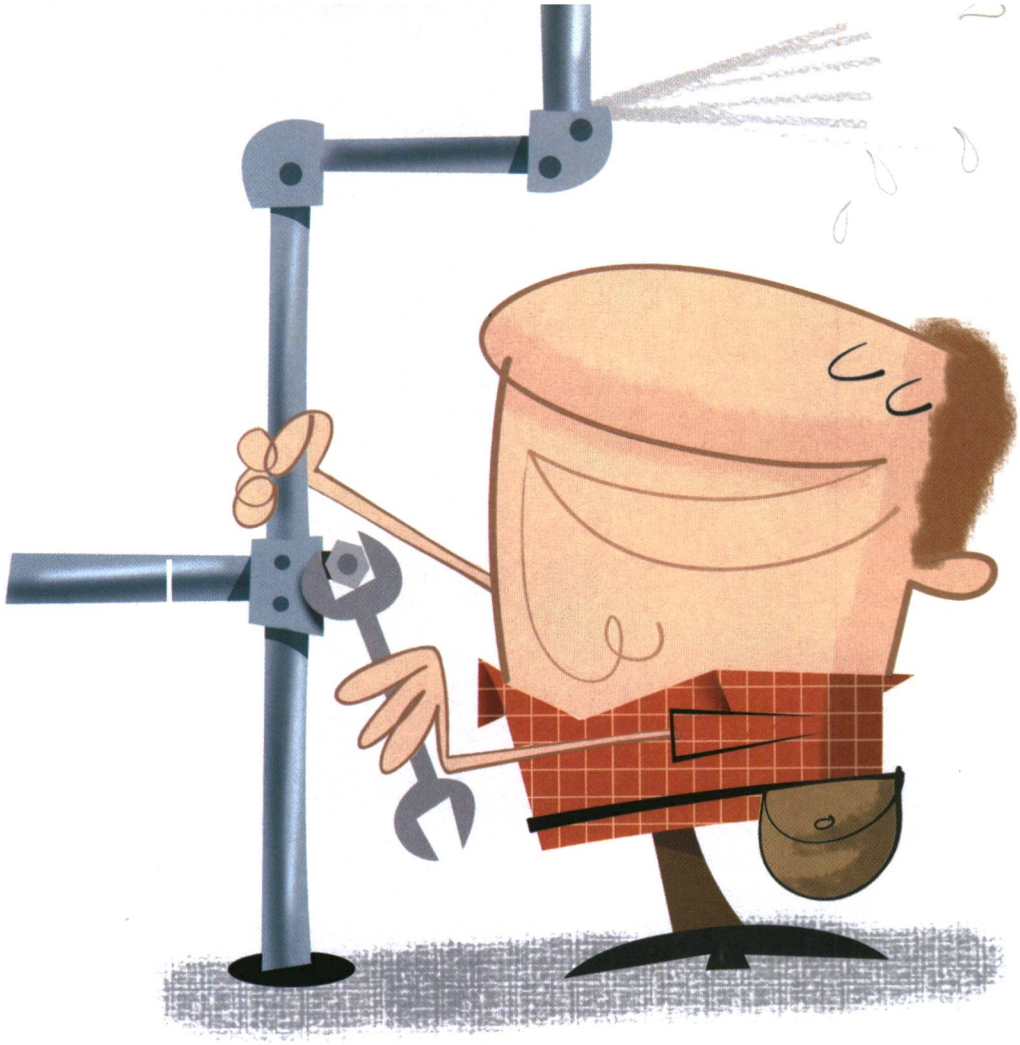
As well as a clamp-down on claims, we'd like to see mandatory labelling of nutrients on all pre-packaged foods. And the government and the FSA need to provide clearer nutrition advice to help us work out the truth behind the labels.

In the meantime, we're continuing our labelling campaign and will soon be investigating misleading labels on children's foods. Look out for details in next month's 'Inside Story'.

FURTHER INFORMATION

www.food.gov.uk Food Standards Agency
www.doh.gov.uk/fiveaday/portions.htm More about the five-a-day scheme from the Department of Health

Companies which offer to look after your central heating, plumbing and electrics usually provide a pretty good service – but you do need to be careful about the small print



CHOOSING A SERVICE CONTRACT

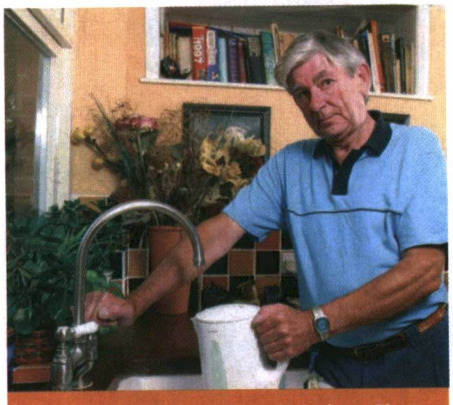
When does a plumbing problem become an emergency? When a dripping tap is interrupting your bath time reading? Or do you have to wait until you're floating around the lounge perched on the ironing board?

When *Which*? reader Anthony Pierce read a leaflet about Home Service's plumbing and drainage cover, he was reassured that he'd face no such conundrums. In the mere event of a blocked sink, it seemed, a plumber would be around in ten minutes.

But, seven months later, when Anthony found that there was no hot water in his taps, he discovered that his impression was mistaken. There was no little man miraculously appearing in ten minutes. There was just a voice on the end of the phone helpfully suggesting that Anthony pop the kettle on – 'You can boil a kettle, can't you?'

The company explained that its terms and conditions meant that Anthony's 'emergency' wasn't covered – despite the impression he'd gleaned from the leaflet. The water problem had to present a 'risk to your health', a 'risk of loss of, or damage to the property', or make 'the buildings uninhabitable' before it would send a plumber urgently. It thought that Anthony's problem was a maintenance issue.

Home Service's terms and conditions aren't untypical. The main lesson we've learned from our new research into service contract providers is this: find out exactly which emergencies are covered, otherwise, you could end up with a contract that doesn't cover what you thought you'd paid for. That said, most companies do provide a good service when they visit – as long as you have a realistic expectation of what they're offering, service contracts can provide peace of mind and good service.



'You can boil a kettle, can't you?': Anthony Pierce was surprised to discover that his contract with Home Service didn't cover his hot water problem

SO WHAT IS A SERVICE CONTRACT?

A service contract is an agreement that a company will sort out problems with your gas or electric or plumbing services or appliances. Contracts usually cover central heating, gas appliances, electrics, plumbing and drains. Other things, such as burglar alarms, TVs and washing machines are also sometimes included. See our table, overleaf, for more information on some of the policies offered by the main providers.

To find out more about how helpful service contracts are, we've surveyed *Which*? members who've taken them out. There are two main types – some provide

PHOTOGRAPHY ROBIN BECKHAM ILLUSTRATION BILL LEDGER

Whether it's worth taking out a service contract

Which type of contract to choose

Terms and conditions to look out for

Watch out for age limits on the equipment that can be covered – especially in contracts for boilers

only breakdown cover; others also offer an annual maintenance service.

BREAKDOWN COVER

The simplest type of contract is a breakdown-only service. With these, you receive a visit only if an emergency crops up. The advantage of breakdown cover is that you know you won't be spending a fortune to get hold of a workman in the event of a domestic catastrophe. And it should take some of the hassle out of the ordeal – the company organises for the tradesman to visit, and it's already paid for.

Our survey shows that the quality of breakdown cover is generally high, though you do need to watch out for how the contract defines an emergency.

- People were happy with the speed of the appointment in 85 per cent of contracts.
- They were happy with the quality of work in 87 per cent of contracts.
- However, 11 per cent of contracts didn't cover the emergency work needed because of the wording of the small print.

ANNUAL SERVICE

The second type of service contract includes an annual maintenance service as well as emergency breakdown cover. Our survey shows that the quality of the annual service is generally good.

- People in our survey were happy with the quality of work at routine visits for 95 per cent of contracts.
- Just 2 per cent incurred unexpected costs at the annual service.
- 49 per cent of our respondents could choose the date and time of the service, though 31 per cent had no choice at all.

WHICH POLICY SHOULD I CHOOSE?

Whether you opt for a contract with an annual service usually depends on whether you want to pay extra for peace of mind. With an annual service, you're reassured that your house is in good order. And regular servicing might mean that, if something does go wrong, it's less serious than it might have been. But the annual service policies we looked at are also more expensive. For example, Domestic & General's cheapest boiler-repair policy is £40 a year cheaper than its cheapest annual service policy.

If you're wondering which particular company to plump for, our survey shows that there's little difference in terms of quality of service. Use the table on p23 to help you decide how much you're prepared to pay and which company will best cater for your circumstances.

WHAT TO LOOK OUT FOR

The first thing to bear in mind is that some cover may be duplicated by your house insurance. Most standard house insurance includes emergency repairs to windows, door locks, blocked pipes and drains, damage to your roof, guttering and down pipes. So, if you sign up to a policy which is limited to these items, you could be paying for the same thing twice.

Once that's sorted, you need to have a look at the small print. We've trawled though companies' terms and conditions to find out what to look for. Here are examples of some of the traps we found.

Emergency restrictions It's important to read this section of the contract carefully – the companies' definitions of emergencies are very specific and, as Anthony Pierce discovered, may not be what you imagine. For example, Domestic & General's Home Emergency Plan claims 'approved contractors will come out day or night to make your home safe and secure or prevent further damage'. Sounds pretty comprehensive but, in fact, it goes on to explain that there are limited circumstances in which you're covered.

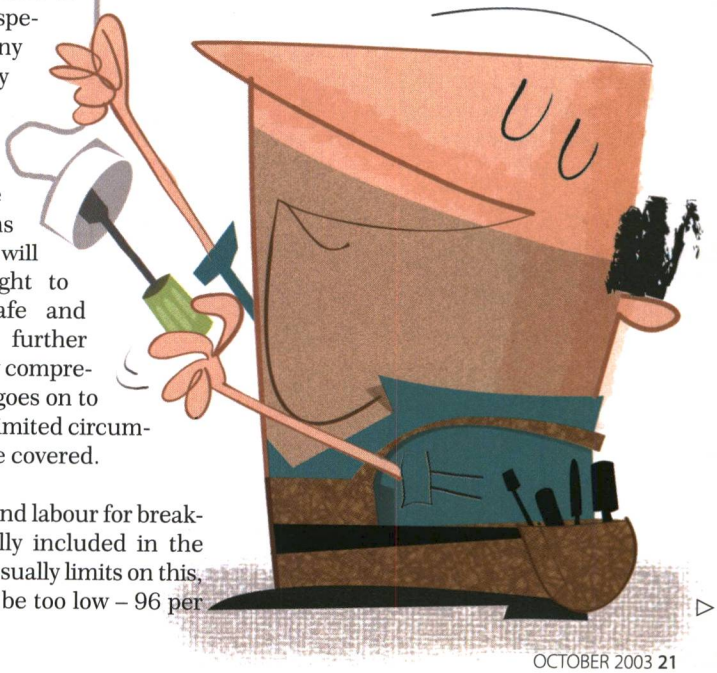
Financial limits Parts and labour for breakdown repair are usually included in the annual fee. There are usually limits on this, but they don't seem to be too low – 96 per cent of contracts in our survey covered the entire cost of the work. However, they won't always meet the cost of replacement of a big item, such as a boiler – which could be up to £2,000.

For example, all the Domestic & General policies we looked at have limits on the cost of repair – usually £750. Its Home Emergency plan has even tighter limits – two hours' labour plus £100 materials, with a maximum of £500 per claim. If the limit for parts or labour is reached before the job is completed, you might find it difficult to do anything other than pay for the job to be completed.

By contrast, all the British Gas policies we looked at provide free parts and labour. See the table on p23 for details of the limits imposed by the main service providers.

Annual limits on claims Home Service's Plumbing and Drainage Cover limits the number of claims in any year to two plumbing and drainage jobs inside your house and two outside. Check your policy carefully for similar limits – you could be left without any cover for the rest of the year.

Age limits Watch out for age limits on the equipment that can be covered – especially in contracts for boilers. British Gas, for example, says it takes on boilers of any age, but householders with boilers more than



seven years old receive a limited service. British Gas will replace a boiler if it is uneconomical to repair, but only if it is less than seven years old.

Condition limits Service providers may also reserve the right to reject claims because your equipment is in poor nick or because it's 'beyond economic repair'. This could be a problem if, for example, there's internal damage to your boiler that you're unaware of when you take out the policy.

Temporary repairs Sometimes, you're entitled only to a temporary repair, so you could have to pay more later to get a permanent fix. This is the case with both Domestic & General's Home Emergency Plan and Home Service's Plumbing and Drainage Cover. Home Service provides only 'repair work...to identify and/or eliminate the emergency'. A permanent repair will be carried out only where this is as cheap as a temporary repair.

Not all service contracts offer permanent repairs – so you could end up spending more after a quick fix

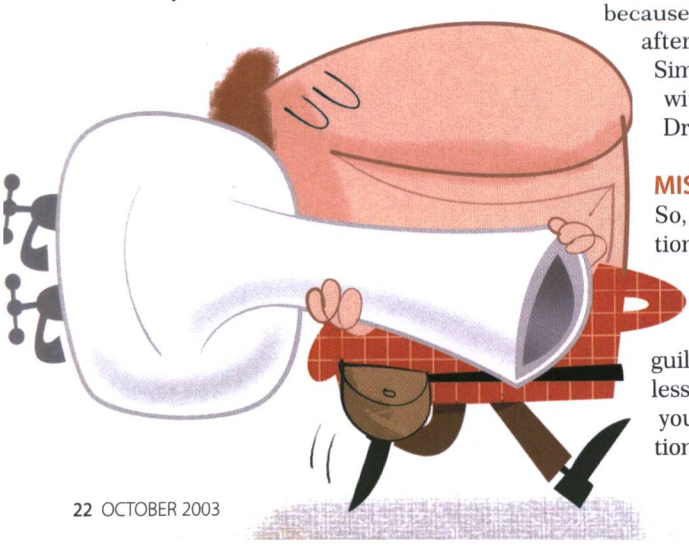
Replacement parts Watch out for exclusions that allow cheap replacement parts. For example, British Gas's Home Electrical Care contract includes only standard replacement parts, rather than like-for-like. So, a brass light switch could be replaced with a standard white plastic one. Home Service's Electrical Wiring Cover suffers from the same problem.

Similarly, Home Service's Plumbing and Drainage Cover provides no payment for the restoration of fixtures and fittings. This means that if, say, the plumber knocks a great big hole in the wall to repair a pipe, the cost of repairing the wall isn't covered, just the cost of repairing the pipe.

Refusal to provide refunds Watch out for clauses which exempt the company from refunding part of your fee if you cancel the contract partway through the year – say, if you move house. For example, British Gas says it doesn't normally give any refunds. To avoid this, you can pay monthly by direct debit. But that won't always work – with Home Service's Electrical Wiring Cover and Plumbing and Drainage Cover, you have to sign up for at least a year. So, even if you're no longer living at the property, you won't get any money back.

Some companies do allow themselves to cut the contract short, even if they don't extend the privilege to customers. British Gas can cancel a contract if 'circumstances arise which make it inappropriate for the contract to continue'. Make of that what you will – it certainly seems vague enough to enable British Gas to get out of the contract if it wants to.

'No claims' period Check carefully when the cover starts – you can end up paying for less than you think you are. For example, the first term of cover for Home Service's Electrical Wiring Cover is only 11 months, because cover starts from 28 days after payment is accepted. Similarly, you lose 14 days' cover with its Plumbing and Drainage Cover.



MISLEADING MARKETING

So, there are plenty of exemptions which can wrong-foot the careless consumer. But none of the companies we've looked at is more guilty of these than others. The lesson here is to make sure you're aware of all the restrictions before you sign up.

In particular, be wary of marketing materials, such as leaflets and adverts. And, if you choose a company because of a claim in an advert, double-check the contract.

For example, in one of Home Service's leaflets, there's an illustration which shows a leaking tap. But, in the same leaflet, it says that routine plumbing – such as replacing tap washers – is excluded. Another pamphlet says that Home Service will replace a 'faulty low-voltage lighting transformer (worth) £112'. But the actual policy excludes 'the replacement of transformers controlling the voltage to a single low-voltage light fitting'. The leaflet appears to contradict the policy.

Fed up with not getting the service he thought that he'd paid for, Anthony Pierce has cancelled his direct debit to Home Service. He'll be reading the small print carefully before he takes out any service contracts in the future. If you find yourself in a similar position, be sure to complain, even if the cancellation period has elapsed. Legally, you don't have a solid claim unless you can show misrepresentation – but you may be entitled to some of your money back for the unused time.

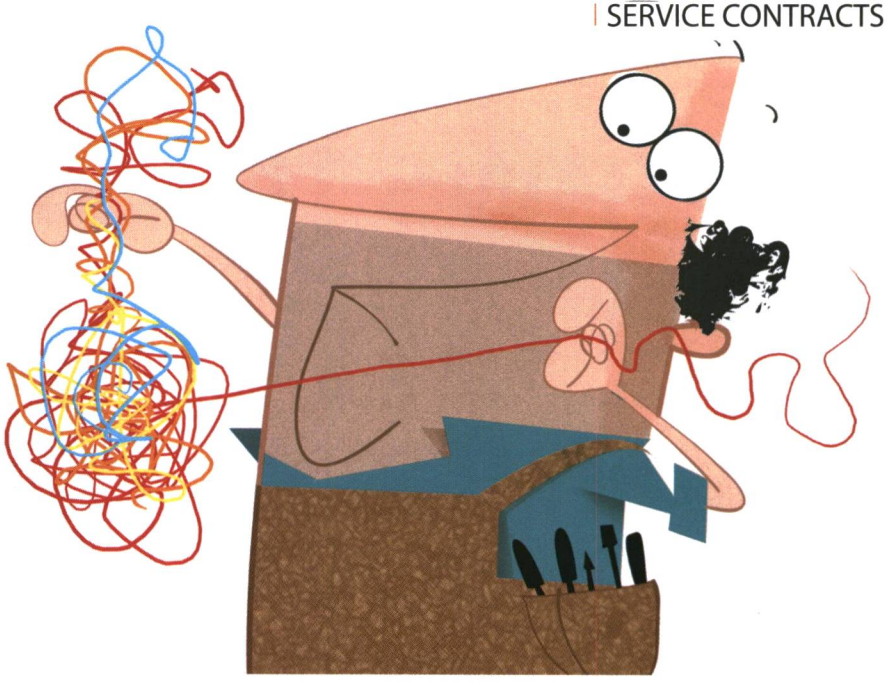
Be wary of marketing leaflets – they don't always match up with the actual policy terms

If you think that you've been tricked by the terms and conditions in a service contract, you can report it to Office of Fair Trading (08457 224499).

OUR SURVEY

In May 2003, we mailed 8,158 *Which?* members who had indicated that they had a service contract. We received 4,985 valid responses. Some respondents told us about more than one contract, so this report is based on details of 5,126 contracts.

Seventy per cent of contracts in our survey had been taken out with British Gas, 13 per cent with Home Service, and 4 per cent with Domestic & General. Scottish Gas, Royal & SunAlliance (More Than), Aon, United Utilities, and Worcester Bosch each had 1 per cent of contracts. Local companies also had 1 per cent of contracts, and 5 per cent of contracts were with other companies.



WRITE BACK

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SERVICE CONTRACTS			WHAT'S INCLUDED?			
Provider	**Name of service contract**	**What the policy covers**	**Annual price**	**Annual service**	**Includes parts**	**Includes labour**
British Gas (HomeCare)	Home Electrical Care	Internal wiring systems, fuse boxes, light switches and fittings, wall sockets, circuit breakers	£42		✓	✓
	Plumbing and Drains Care	Pipes, overflows, cold tanks, cisterns, waste and drainwater	£57		Up to £1,000[1]	Up to £1,000[1]
	Gas Appliance Check	Boilers, fires, water heaters, wall heaters, cookers[2] (you can choose only one of these items)	£76 (London region) £64 (elsewhere)	✓		
	Gas Appliance Care	Gas cookers, fires, water heaters, wall heaters, pipes	£114 (London region) £102 (elsewhere)	✓	✓	✓
	Gas Central Heating Care	Boilers, radiator valves, thermostatic radiator valves, warm air and wet systems, room thermostat, cylinder thermostat, frost thermostat, programmer, hot water cylinder/immersion heater, bypass valve, central heating pump, motorised zone valves, heating pipes	£180	✓	✓	✓
Home Service	Electrical Wiring Cover	Bulb sockets, wall sockets, internal wiring, fuse boxes, light switches	£43		Up to £1,000[1]	Up to £1000[1]
	Plumbing and Drainage Cover	Expansion tanks, cold water supply tanks, pipes, cold tanks, cisterns, internal and external drains[3]	£55		Up to £1,000 internal and £2,000 external[1]	Up to £1,000 internal and £2,000 external[1]
	Gas Boiler Breakdown Cover	Boilers, water circulating pump, room thermostat, cylinder thermostat, motorised zone valve	£84	see[4]	✓	✓
	Gas Central Heating Breakdown Cover	Boilers, room thermostats, water heaters (unless water heater is a separate gas heater), water circulating, pump, cylinder thermostat, motorised zone valves, expansion tank, pipes (associated with the heating system), drain down and isolation of hot water cylinders, cover for expansion tanks, radiator valves and primary flueing	from £114	see[4]	✓	✓
Domestic & General	Home Emergency Plan	Fuse boxes, light switches, wall sockets, bulb sockets, circuit breakers (all as part of electrical circuit, not as maintenance issues), pipes, sewers, cold tanks, cisterns, internal and external drains, home security, cold water supply tank, internal wiring	£40		up to £100[5]	Up to two hours' labour
	Heatguard Silver	Boilers, water circulating pump, room thermostat, cylinder thermostat, motorised zone valves, warm air and wet systems, easily accessible internal wiring related to heating system	£90		Up to £750[1]	Up to £750[1]
	Heatguard Silver Plus	Boilers, water circulating pump, room thermostat, cylinder thermostat, motorised zone valve, expansion tank, warm air and wet systems, easily accessible internal wiring related to the heating system, easily accessible internal heating pipes	£110[6]		Up to £750[1]	Up to £750[1]
	Heatguard Gold	Boilers, water circulating pump, room thermostat, cylinder thermostat, motorised zone valves, warm air and wet systems, easily accessible internal wiring related to the heating system	£130[6]	✓	Up to £750[1]	Up to £750[1]
	Heatguard Platinum	Boilers, water circulating pump, room thermostat, cylinder thermostat, motorised zone valves, expansion tank, non-gas heating, easily accessible internal wiring related to the heating system, easily accessible internal heating pipes	£150[6]	✓	Up to £750[1]	Up to £750[1]

NOTES

This table shows details for some of the service contract policies offered by the main companies. In our survey, we found no difference in the quality of service provided by each company. The **includes parts** and **includes labour** columns show any limits on the cover. This is sometimes limited to a total which includes both the parts and the labour.

1 Total cost of repair per year, including both parts and labour 2 Does not include breakdown cover 3 For expansion tanks, cold water supply tanks and cold tanks, this policy does not cover replacement. The tanks will be made safe in the event of a leak 4 This service can be purchased separately for £75 a year. Eligibility criteria apply 5 Maximum value of £500 per claim. No limit on number of claims 6 For conventional boiler. Depends on age and make of boiler

Views from the driving seat

We bring you drivers' opinions about five new models of car

David Evans finds out what car owners think of their expensive new purchases

You can't take your new car back for a refund just because you don't like the way the handbrake feels or because it's difficult to park. But this type of niggle will certainly affect your driving pleasure and how you feel about your expensive new purchase. And it's the sort of thing you might not pick up on during a short test drive, especially if you've got a salesperson showing off the car's fancy gadgets along the way.

So how can you find out what's going to be a problem three months down the line? We've asked the people in the know. Ten owners of five new cars talked to us and spilled the beans about anything that hasn't lived up to the advert or the sales pitch, or anything that's exceeded their expectations, during their first few months of ownership. To complement their views, we've drawn from our extensive testing and survey findings to bring you information about reliability, safety and security.

For more facts and figures about 138 new and used cars, see *Which? Car 2002-2003*, out this month and online at www.which.co.uk/whichextra.

CITROEN BERLINGO

STRENGTHS

- Lots of adaptable space and good headroom
- A good budget MPV
- Practical, versatile and functional

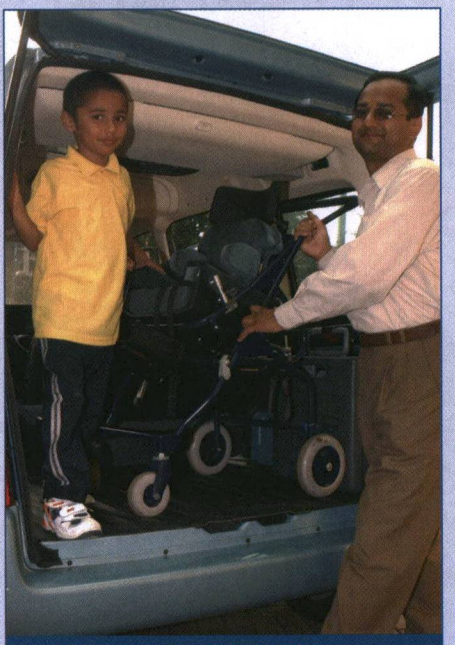
WEAKNESSES

- Poor brand reliability
- Poor safety and security
- Citroën models tend to depreciate rapidly

'Imagine a car with the space of the biggest estate and the creature comforts of a family hatchback all for the price of a supermini'. That's what Citroën says about the Berlingo. Based on the design of a small van, it competes with other van-like cars, such as the Renault Kangoo and Fiat's Doblo, and the more expensive small MPVs such as the Vauxhall Zafira and Fiat Multipla.

'IT'S A GOOD WORKHORSE'

Seen as practical, functional, and a 'good all-rounder', the Berlingo lived up to the expectations of all the owners we talked to. They rated space, flexibility, and ease of access above style, pzazz or luxury, and the car was a particular hit with people who had to transport families, dogs or bulky equipment. For half the owners, the sliding rear doors were an important factor in their buying decision. Anthony Baker 'wanted a boot I could get things in without having to drop things down or lift them over.' Girish Vaidya, pictured above with his son, also appreciated the space and versatility in the boot of the Berlingo. And Jon Haydon was attracted by 'not just the space, but the flexibility to increase the space.' Storage certainly shouldn't be a problem: owners were impressed that the car had 'lots of little cubby holes and storage areas'.



Girish Vaidya: 'We have a disabled son, so we wanted a car that would be flexible at the back'

The car also has good headroom and legroom. Carla Kenny's family, including her 6ft 8in son and 6ft 4in husband, were 'thrilled to bits' with their Berlingo. Certainly, the car's practicality was more important to owners than its looks, which some described as 'strange', 'yuk', and 'like a box'. But others liked the fact that it was 'different' and one said it was 'like Postman Pat's van'.

'VERY EASY TO MANOEUVRE'

All our owners liked the high driving position, and found the car easy and enjoyable to drive. 'It's equally happy driving to the shops as driving a few hundred miles,' Ian Robertson told us. Most were pleased with the performance, too, though of course they hadn't bought the car expecting speed or sporty handling.

'REALLY GOOD VALUE FOR MONEY'

Another plus point was the car's relatively low price. However, the fuel consumption was a let-down for two owners of the 2.0 litre diesel version. Girish Vaidya was disappointed: 'The published results were quite good but, in reality, it doesn't give you enough mileage'.

FLAWS AND FAULTS

Eight of the ten owners had experienced some kind of fault, bearing out our survey findings about the poor reliability of Citroëns. Brian Wingfield was one of three owners who had problems with faulty indicators. It took two months for them to be fixed and he still has an intermittent problem with the battery warning light. 'I was considering buying another Citroën, but this changed my mind,' he told us. There were also some mechanical faults, including difficulties adjusting the driving seat and a problem with one of the sliding rear doors. When one owner's armrest fell off, the dealer had problems finding the right part to fix it. More generally, a few owners pointed out some niggly issues that marred their enjoyment: dim headlights, wind noise, and a 'lurching' feel when using the handbrake.

WHICH MODEL?

All the owners we spoke to had the Forte version. The more expensive Desire comes with extras including a CD player, front fog lights, fold-down tables in the back, and something Citroën calls Modutop – an overhead storage system with extra speakers and rear passenger air vents.

MERCEDES E-CLASS

STRENGTHS

- Luxury car with good build quality
- Very good safety features

WEAKNESSES

- Expensive
- Some electrical problems with our sample

MERCEDES E-CLASS FACTS AND FIGURES

On-the-road price	£25,370 to £44,690
Size (l x w)	4.82m x 1.83m
Engine sizes (litre)	1.8 to 5 litre (petrol); 2.2 to 3.2 litre diesel
Fuel consumption (mpg)	21.9 to 34 (petrol); 41.5 to 47.9 (diesel)
CO_2 emissions (g/km)	200 to 310 (petrol); 157 to 194 (diesel)
Brand reliability	average
Safety	very good
Security (theft from car)	6/10

Michael Baillieu told us he fell in love with his Mercedes E-Class as soon as he saw it.

'VERY PRESTIGIOUS, VERY UPMARKET

According to Mercedes, the E-Class is 'a class-leading luxury saloon'. The owners we spoke to were impressed with its 'stylish and modern' looks, quality, comfort, safety and size. And two people commented on the special treatment they were given when their new car was delivered. There's lots of space and legroom, a 'ginormous' boot, and easily adjustable seats that remember your position.

SAFETY FEATURES

The car has 'sensotronic' brake control – an electro-hydraulic system said to improve braking in an emergency. Owners commented on how easily the car stopped without skidding in emergencies. There's also a special child seat recognition system that can stop the front passenger airbag from inflating when the special Mercedes child seat is present. None of the owners used this system. One said: 'I just feel happier having the kids in the back.' Our safety experts have criticised the system for being confusing and open to misinterpretation.

'I always said to my mum, "One day I will treat myself to a Mercedes". It's a bit of status really' Michael Baillieu

Owners' descriptions of the car were generally glowing: 'big, smooth and comfortable', 'reliable, well engineered, and prestigious', were just a couple of commendations. There was some praise for the good fuel economy of the diesel version, and for the acceleration, roadholding, and the smooth, quiet, easy ride. Most found the car was good for short trips in town, but felt it was 'built for the open road' and really came into its own on the motorway.

However, four owners (with engines ranging from the 2.2 litre diesel to 2.6 litre petrol) thought their engine was a little lacking in gusto. One told us that, 'as you pull away [on a hill], sometimes the car doesn't respond'. Another owner thought his car was slow to respond when he tried to pick up speed for overtaking. As these comments didn't relate to any particular size of engine, the sluggish feeling may be due to the car's large size and weight.

MINOR MOANS

Despite the price, Mercedes brand reliability is only average, and six owners had some, mostly electrical, problems with their car. In most cases, these were rectified quickly, though some had problems with dealers. One owner waited a week for a part to fix a problem with the central locking system. Other dislikes included the way the boot lid shoots up and pours water into the boot, and the fact that the temporary spare tyre limits you to 50mph.

However, there were no major disappointments, and nine of the ten owners gave their car a rating of at least nine out of ten. According to Roy Wilson: 'It just gets better'. Adrian Bernascone agrees: 'I've become even more impressed with it as I've driven it.'

The owners we spoke to enjoyed driving the Berlingo and were pleased with its performance

'It looks like a frog. I don't think it's particularly aerodynamic, but it's practical' Girish Vaidya

CITROEN BERLINGO FACTS AND FIGURES

On-the-road price	£9,280 to £11,090
Size (l x w)	4.11m x 1.72m (including mirrors)
Engine sizes (litre)	1.4 and 1.6 (petrol); 1.9 and 2.0 (diesel)
Fuel consumption (mpg)	37.7-38.2 (petrol); 40.9-49.6 (diesel)
CO_2 emissions (g/km)	175 to 176 (petrol); 152 to 181 (diesel)
Brand reliability	poor
Safety	poor
Security (theft from car)	2/10

NISSAN MICRA

STRENGTHS
- Good build quality
- Reliable brand
- Small, attractive, and fun to drive

WEAKNESSES
- Safety and security are disappointing
- Limited luggage space and rear headroom

'Cute, nippy and lively'. Haydn Bardsley's words sum up what most of the owners we spoke to think about their new Micra. Nissan launched the new version of the Micra early this year, replacing an already popular and reliable car.

'WE'VE FALLEN IN LOVE WITH IT'

The Micra's looks were a great attraction. Owners described it as 'stylish', 'modern-looking' and an 'original shape'. And their comments prove that the Berlingo (p24) isn't the only amphibious-looking car on the road. Alan Trinder told us his Micra is 'a lovely little beast..we call it a frog.' Keith Pow agrees: 'It looks like a contented frog.'

But the positive comments weren't only about appearances: everyone we spoke to was happy with their car and, for three, it exceeded expectations. They all enjoyed driving it, praising the power steering, good turning circle and the fact that its size makes it easy to park. Most owners thought the car was best suited to short hops around town ('very manoeuvrable... perfect round the local streets'), but it also 'takes the motorways perfectly happily and it's perfectly comfortable'.

SPACE SAVING?

Being small makes the Micra easy to park. But the size has its drawbacks, too. Some owners criticised the limited headroom and legroom in the back, which could be a problem if you're tall. Even one 5ft 9in owner 'wished the car was about six inches longer' to give more legroom. If there's nobody in the back, you can push the rear seats forward and extend the boot capacity. But Alan Trinder was still disappointed with the room available: 'There isn't enough luggage space and the back doesn't fold as flat as other cars.' Others agreed that the boot was small. Helen Caten told us: 'I had to get a friend's pushchair in the back, and that was a struggle'.

There were other complaints, too. Two owners thought the suspension was a bit harsh. And Susan Hayes thought the keyless ignition (which requires you to press a knob to start or lock the car) was 'awkward for a left hander...the knob is on the right-hand side.'

Helen Caten had problems when the 'intelligent key' didn't work, leaving her unable to lock up

RELIABILITY

Our survey for *Which? Car* shows that Nissan is among the most reliable brands of car. Eight of the ten owners we spoke to chose a Micra because of Nissan's good reputation, and none has experienced any major problems. Keith Pow had a problem with the switch that opens the rear door. And Helen Caten has experienced some electrical faults, including problems when trying to lock the car with the 'intelligent key' (pictured above). She's been lucky that, so far, this has happened only at home so she hasn't had to leave her car unlocked in a strange place.

Three owners have had their cars recalled – for a faulty driver's seat and a steering lock problem. It's a positive sign that Nissan is prepared to go to the trouble of a recall even for fairly minor issues.

> **'Small, nippy, good looking and easy to park...I don't need a big car'** Helen Caten

CLEVER FEATURES

According to Nissan, the car has 'a funky body, packed full of clever features never before seen in a small car.' Most owners seemed happy with the features, though we didn't talk to any with the basic E version. Standard features on mid-range (SE) models upwards include electric power steering, air conditioning, keyless entry and ignition, rain-sensing wipers and a rear wiper that automatically wipes when you reverse. The 'drive computer', also on the higher range models only, gives information about your average speed, how much petrol you've got left, and how far this will take you.

Nine out of ten were happy with safety and security features on the Micra, but when our safety experts examined the car, they felt there was some potential safety problems. The driver's knee impact area, for example, contains unprotected hazards that could cause injuries in a crash, and the rear seat design may not be able to restrain luggage properly in an accident.

NISSAN MICRA FACTS AND FIGURES

On-the-road price	£7,365 to £10,645
Size (l x w)	3.72m x 1.66m
Engine sizes (litre)	1.0 and 1.2 litre (petrol); 1.4 and 1.5 litre (diesel)
Fuel consumption (mpg)	41.5 to 48.7 (petrol); 61.4 (diesel)
CO_2 emissions (g/km)	141 to 163 (petrol); 122 (diesel)
Brand reliability	best
Safety	poor
Security (theft from car)	3/10

OUR FIGURES

Our rating for brands' reliability is based on the 2003 survey for *Which? Car*. The survey collects details of *Which?* readers' experiences of more than 30,000 cars. The safety rating is based on our car safety experts' overall assessment of safety features and design. To come up with the security rating, we ask our specialist technicians to try to break into and steal from the car.

PHOTOGRAPHY ROGER DYSON, PAUL FRANCIS, FORD PHOTOGRAPHY

RENAULT MEGANE

STRENGTHS
- The best safety and security in its class
- Use of new innovations such as keyless ignition

WEAKNESSES
- Poor brand reliability
- Some electrical problems

According to our survey for this month's *Which? Car*, owners weren't too keen on the old-style Mégane, and had particular problems with lack of space. So is the new design an improvement? It certainly looks different. Most owners mentioned the car's much-hyped quirky rear proportions. Some were positive, others less so, but most have grown to love the Mégane's looks. Selina Williams 'just really loved the look of it'. Kenneth Williams wasn't sure at first: 'It's an unusual shape and I was a bit reluctant to get it, because everywhere you go people turn their heads. But we're pleased with it now.' Watch for the wide doors – they can make it a bit difficult to get in and out of if you're parked close to another car.

'BRILLIANT INTERIOR STORAGE'
The new design of the car seems to mean there are fewer problems with lack of space. All owners thought there was enough headroom and legroom. Even John Smith, who's 6ft 1in, said: 'I can sit in the back, and I'm certainly not short of space in the front. I've got room over my head, which I like.' Storage space was handy, too. 'I like the under-floor pockets you can put things in,' Susan Edgerton told us.

'A PLEASURE TO DRIVE'
All owners found the car easy to drive, and appreciated the handy features like the automatic dipping rear view mirror, which prevents dazzle from oncoming cars' headlights. Most owners were happy with the performance, but there were some reservations about the acceleration: four owners found the car a bit sluggish. Most agreed that the Mégane's comfort and good fuel economy made it ideal for longer journeys, and one said it was 'superb on the motorway'.

As with the Nissan Micra, you can start the car without a key, using an electronic card. There was also praise for the special security features, such as the automatic central-locking that kicks in when you're driving. And the car's also very safe, with the maximum 5-star Euro NCAP safety rating.

ELECTRICAL FAULTS
Five owners had difficulty with the car's starting switch, and two of these said their car had failed to start at all. John Smith was left stranded: 'In the early hours of Sunday morning, miles from home, it decided it wouldn't start.' Other electrical problems included faults with the automatic lights, door locks and electric windows.

Renaults tend to be relatively unreliable, but most owners had previously owned a Renault, and told us they were happy with the way that Renault dealers had handled problems. Despite the faults that some experienced, all the owners we spoke to said they would recommend the Mégane to a friend, and none regrets their decision to buy the car.

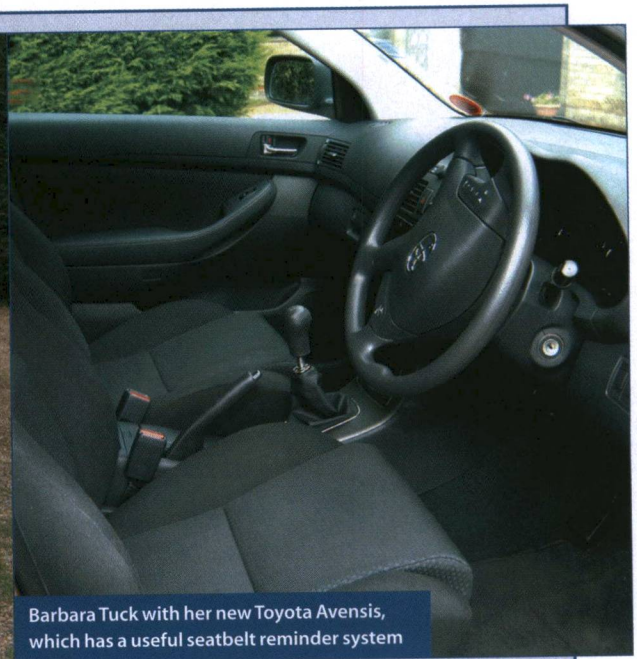
'It's not a car you'd use for just tripping down to the shops. It needs to stretch its legs' Susan Edgerton

RENAULT MEGANE FACTS AND FIGURES

On-the-road price	£12,200 to £19,860
Size (l x w)	4.21m x 2.03m
Engine sizes (litre)	1.4 to 2 litre (petrol); 1.5 and 1.9 litre (diesel)
Fuel consumption (mpg)	36.7 to 41.5 (petrol); 51.4 to 54.3 (diesel)
CO_2 emissions (g/km)	162 to 180 (petrol); 139 to 145 (diesel)
Brand reliability	poor
Safety	fair (best in class)
Security (theft from car)	5/10 (best in class)

The car's rear design has grown on Susan Edgerton and Steve Fray. 'It's different, very radical,' Susan told us.

TOYOTA AVENSIS



Barbara Tuck with her new Toyota Avensis, which has a useful seatbelt reminder system

STRENGTHS

- Extremely safe and secure
- Excellent brand reliability

WEAKNESSES

- Lots of teething troubles and some after-sales problems

Nine of the ten owners said they would recommend the Avensis to a friend, praising its spaciousness and comfort. The Avensis competes with best-sellers like the Ford Mondeo and VW Passat, but has one major advantage: Toyota's impressive reliability. Most owners also gave it the thumbs up for its looks. Michael Bradley called it 'sleek, with curves in the right places'. And there were complimentary comments from friends and family, too. Phil Lamyman told us: 'A number of people said they couldn't believe the price. It looks like a £20,000-plus car, whereas it was only £15,900 on the road.'

> **'Comfortable, spacious, and easy to drive... a good family car'** Barbara Tuck

'VERY REASSURING'

The Avensis isn't just something to impress the neighbours: it will also keep you protected. It scored full marks in the Euro NCAP safety tests, breaking new ground with its knee airbags. Another handy safety innovation is the seatbelt reminder system, which gets louder until you put your belt on. This can be slightly annoying, though – two owners mentioned that the alarm is triggered when you put a bag on the passenger seat.

'A DREAM TO DRIVE'

Everyone agreed it was easy and fun to drive. Owners said it 'holds the road very well', 'responds exactly when you want it to' and 'gives a smooth ride'. Four owners felt the car drove well on all journeys, but most felt it suited motorways best. Phil Lamyman explained: 'A motorway drive would be very relaxing. The engine is very quiet, there's no wind noise'. There was also praise for the seats. Albert George Hall said: 'They wrap around you and you feel as if you're sitting in an armchair'. The seats on higher specification models have adjustable lumbar support, which also went down well with owners.

There's lots of storage space, both in the boot and inside the car. Headroom and legroom are also good, though one owner warned that it's a tight squeeze if you want to get three adults in the back, and one told us that he found the middle back seat uncomfortable.

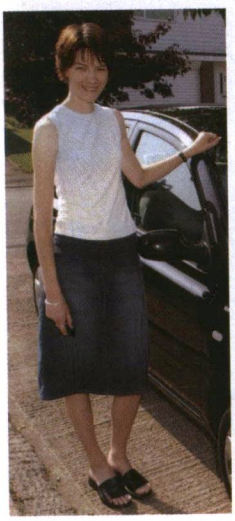
SIX OUT OF TEN FOR PROBLEMS

Given Toyota's reputation for build quality, it's surprising that six owners reported problems. Michael Bradley had several issues, including an electronic management problem, a steering fault and a loose bracket underneath the car. 'I've lost confidence,' he told us. 'I'd be loath to buy another.' Other owners' problems included loose boot handles, an engine cover coming adrift, and a loose gear knob. Fortunately, nobody else was as disillusioned as Michael, and all the rest said they would buy the car again.

TOYOTA AVENSIS FACTS AND FIGURES

On-the-road price	£13,830 to £20,315
Size (l x w) including mirrors	4.63m x 1.76m
Engine sizes (litre)	1.8 and 2 litre (petrol); 2 litre (diesel)
Fuel consumption (mpg)	30.1 to 41.5 (petrol); 43.5 to 48.7 (diesel)
CO_2 emissions (g/km)	171 to 224 (petrol); 155 to 173 (diesel)
Brand reliability	best
Safety	good
Security (theft from car)	4/10

WE WANT YOUR OPINIONS



Would you like to share your views about your new car with other readers? We're looking for owners of the Audi A3 (from July 2003), BMW 5-series (from Sept 03), Citroën C3 Pluriel, Daihatsu Charade (from June 2003), Daewoo Kalos, Focus C-Max (small MPV version), Ford Fusion, Hyundai Getz, Jaguar XJ (from May 2003), Mazda 2, Renault Kangoo, Saab 9-3 Sports Saloon (from Sept 2002), Skoda Superb, Vauxhall Meriva, Vauxhall Signum, and VW Touran.

Helen Caten (pictured) told us: 'I was really pleased to help. I've had good experiences with my car, but also some problems. I wish I'd been able to listen to other owners' views before I bought.'

If you'd like to help, please write to Dept NL at our Hertford address (see p2) or email helpwanted@which.net with your name, address, phone number, the exact model of your car and when you bought it. We'll select ten owners of each model and interview them by phone.

PHOTOGRAPHY ALAN HOWARD

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COMPUTER SHOPP

Readers tell us the best brands, and why it's not a good idea to buy from high-street chains

Computer adverts seem designed to confuse anyone without a degree in technology – or at least a diploma in acronyms. But, if you can wade through the dizzying amount of jargon, you'll find that most companies seem to offer pretty much the same specification of computer for a particular price. So does it really make a difference which brand you opt for?

According to our latest survey of more than 8,000 readers, the answer's a definite yes. Sales advice, the service you get from helplines, and the reliability of your computer are all areas that can't be summed up with acronyms and numbers in glossy ads, yet they have a huge bearing on how easy you find your computer to live with.

The message from readers is clear: independent dealers provide a better all-round service than most high-street chains. And three computer manufacturers are clearly ahead of the competition. Over the next four pages, we look in depth at your experiences, and – to help you decipher the adverts – we give advice about what the jargon means, and what specification of computer you really need.

BUYING TIPS

Apple, Sony and Dell are all good brands to choose. According to our survey, their computers are among the most reliable, and Apple and Sony's helpline services are among the best. Evesham also offers a good helpline, but its machines seem to have some reliability problems.

Dell and Evesham sell their computers directly, via mail order, the internet, and over the phone. Evesham also has several of its own shops. Sony and Apple sell directly, too, and you'll also find their computers in high-street computer shops.

Where to shop Where you buy your computer can be just as important as the make of the machine. It's clear from our survey that, if you want good service, it's best to buy from an independent dealer or directly from the manufacturer. Independent shops are a particularly good option if you need advice and support – either before you buy or when something goes wrong. They can also offer more flexibility. Often, they construct computers from individual components, so they can tailor a machine to your needs. Several of the big manufacturers and retailers, including Dell and PC World, also offer a customisation service.

Despite the advantages of independents, you may get better value for money at one of the chains. If you're fairly experienced, and won't need much advice, check out the prices at some high-street stores as well as visiting independent dealers.

Desktop or laptop? The same brands came out on top in our survey for both laptop and desktop computers. So which type should you choose? A laptop is always more expensive than a desktop with a similar specification, because the tiny components cost more. So if you want computing power and value for money, and don't care about saving space, a desktop is best. For more about laptops, see *Which?*, April 2003, p19.

Desktops are easier and cheaper to upgrade. It's fairly easy to upgrade Ram, DVD drives and hard drives (see 'What it all means', p33) on a desktop. Upgrading processors is a bit more difficult, but it's not rocket science – just take care and don't rush. The internet's a good place to look for tips but, if you're not confident, most computer shops will do your upgrades for you.

ILLUSTRATION MATTHERRING.COM

PING

The most reliable brands of computer

The manufacturers and shops that give best service

How to choose a computer that meets your needs

OUR SURVEY

We sent 20,188 questionnaires to *Computing Which?* and Which? Online subscribers in April and May this year. The results are based on the 8,475 responses we received. The sample sizes for each brand are shown at the end of the relevant bars in the charts.

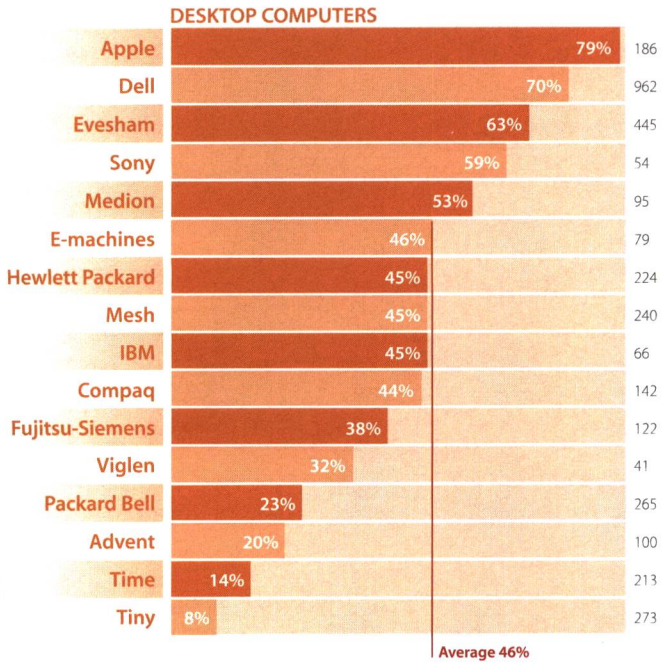
Note about Time and Tiny Time has bought Tiny, but both brands are still available, either from the Time or Tiny websites or from The Computer World shops and website. See Contacts, p58, for details. Time now provides the helpline service for both brands.

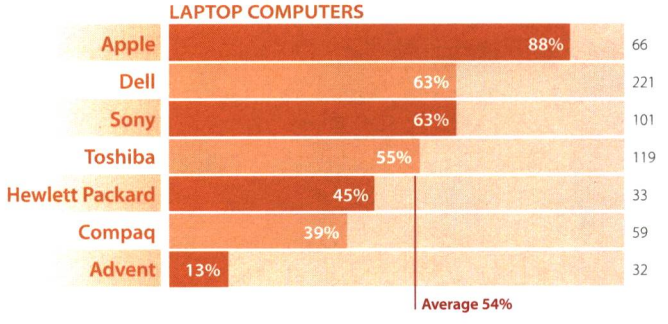
RECOMMENDED BRANDS

The charts below show which brands were most recommended. In general, people were more likely to recommend a laptop than a desktop, but the same brands – Apple, Dell and Sony – came top of the chart for both types of computer. Desktop machines from Evesham also came well recommended.

Bottom of the recommendations for desktop computers were Time, Tiny, Advent and Packard Bell. Advent and Compaq's laptops also failed to impress their owners.

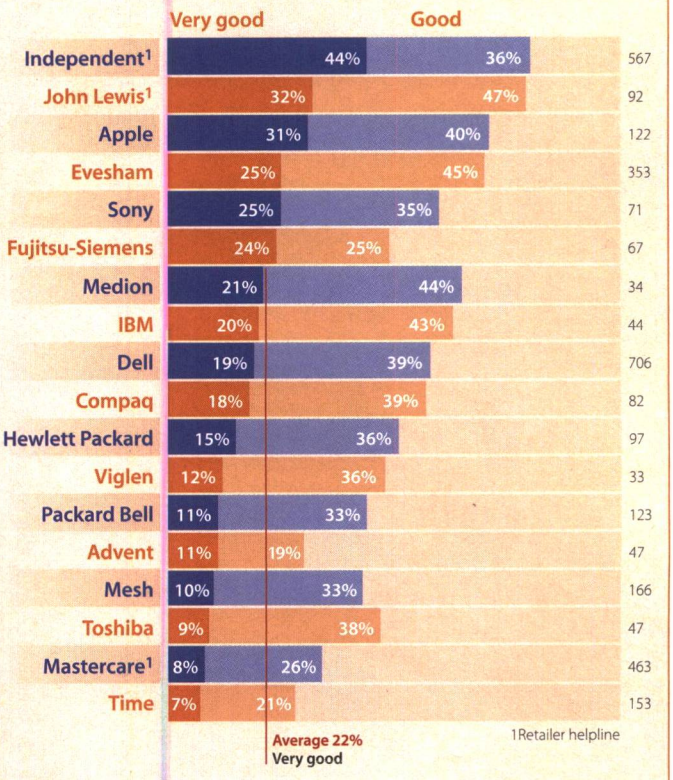
Would you recommend your brand to a friend? (% who would definitely recommend)





HELP AND SUPPORT

How good did you find the helpline service?



It would be nice if nothing ever went wrong with your computer, but it's clear from our survey that this isn't the case (see 'Reliability and repairs', p32). So it's important to have good after-sales support to help you deal with faults.

Most manufacturers and retailers offer some kind of telephone helpline service, often charged at a premium rate, to handle technical queries and faults. We asked customers to rate the helplines they'd used.

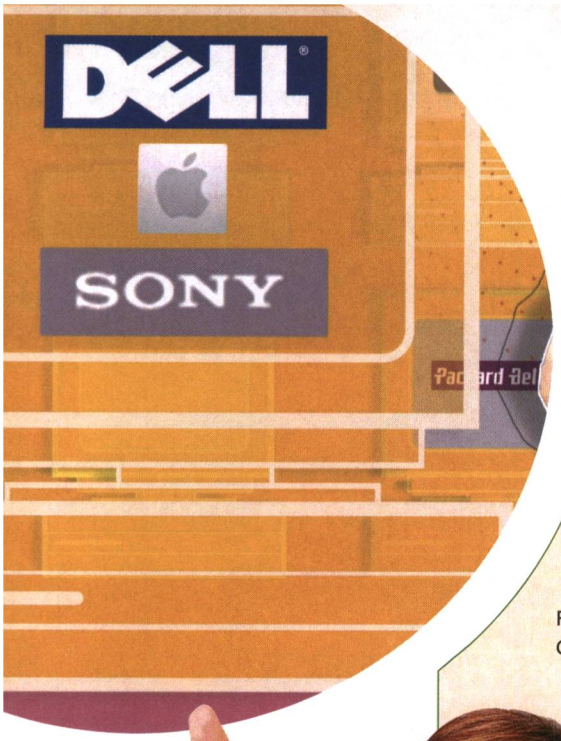
The best-rated helpline was from manufacturer Dan, which is no longer trading, so isn't shown in our chart. Independent shops gave the next best service, while Toshiba, Time, and Mastercare (the helpline used by Currys, Dixons and PC World) are bottom of the chart.

When we probed to find out what people didn't like about the helplines, it appeared that some simply weren't very helpful. Just 6 per cent of people who called Time and Toshiba thought their queries and problems were answered very well, compared with 43 per cent for independent dealers, and 36 per cent for Apple.

Helplines from independent shops, Apple and Evesham were rated the most friendly and helpful. Packard Bell, Mesh, Advent and Time customers were far less likely to find helpines friendly or helpful.

More than half of independent customers thought the response time was very good, compared with just 6 per cent for Mastercare and Toshiba, and 8 per cent for Time.

In defence of Time, a higher than average proportion of its customers were first-time computer buyers. However, it should be able to deal with queries from all customers, whatever their level of knowledge.



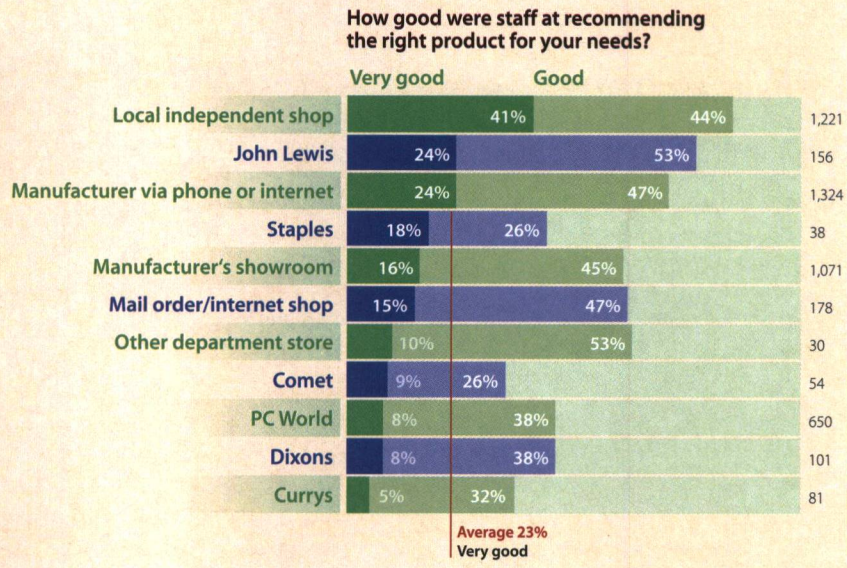
SALES ADVICE

According to our survey, independent shops offer the best buying advice, as well as the quickest, friendliest service. Other good options are buying from John Lewis or directly from the manufacturers via the phone or internet.

The major high-street brands weren't so impressive. For example, only 5 per cent of Comet, 7 per cent of Currys, 10 per cent of PC World, and 12 per cent of Dixons customers thought the sales staff were very good at answering queries knowledgeably. This compares with 47 per cent for independent dealers.

These four big chains also gave poor buying advice (see chart, below). Customers of local independent dealers were more than four times as likely to think that the shop was very good at recommending products to meet their needs.

The high-street chains were also often guilty of pushing extended warranties – 85 per cent of PC World customers and 88 per cent of Currys' customers were offered one, and more than four in ten of these customers felt pressured to buy it. Just 8 per cent of customers at independent stores were offered an extended warranty, and only 9 per cent of these felt pressured. For more on why extended warranties are best avoided, see *Which?*, February 2003, p14.



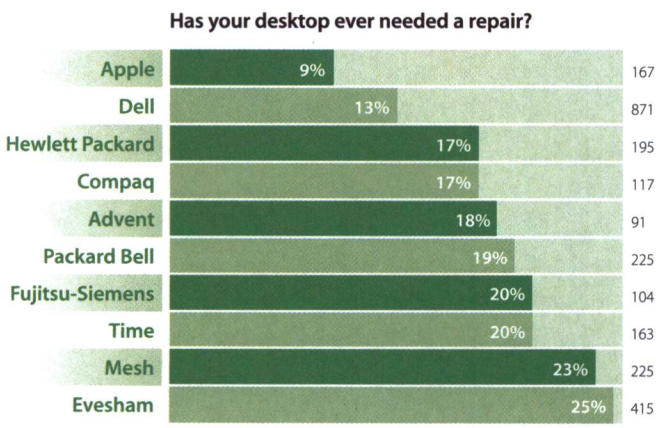
RELIABILITY AND REPAIRS

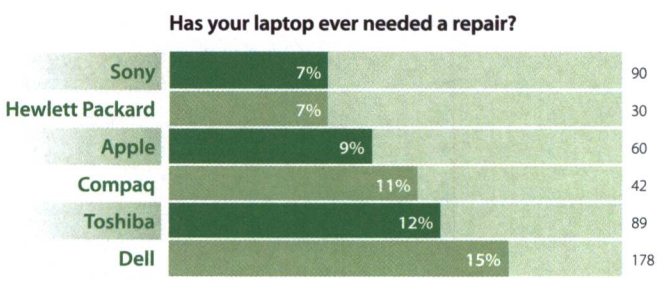
The charts below show the percentages of laptops and desktops of different brands that have needed repairing. Overall, our survey shows that around 15 per cent of computers bought since 2001 have needed some kind of repair.

Apple and Dell once again proved a good choice: their desktop computers are less likely than average to break down. Evesham's desktops were the most likely to need a repair but, strangely, their owners were more likely than average to recommend the brand and to tell us they were happy with reliability of their machine. These positive responses may reflect the high level of support from the company when things do go wrong (see 'Help and support', p31).

Apple, Sony and Dell customers also had higher than average levels of satisfaction with reliability. At the other end of the scale, only around a quarter of Time customers and three in ten Tiny owners were very satisfied with reliability.

So what sorts of fault cause dissatisfaction? According to our survey, most computer problems are fairly minor hiccups like crashing (where the computer locks up and has to be reset), rather than drastic breakdowns. Nearly 60 per cent of faults that were serious enough for the helpline to be called were sorted out over the phone. An engineer's visit was required in just 9 per cent of cases, and only 8 per cent of problems were so severe that owners were left without their computer.





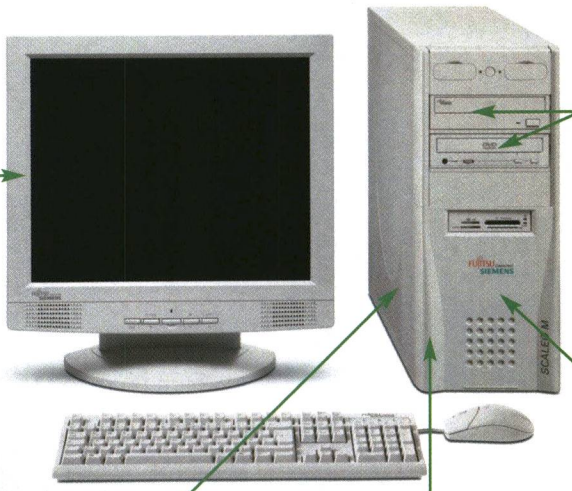
These two charts relate to laptops bought from 2001 onwards, and desktops from 1999 onwards. The data about repairs has been adjusted to make it comparable by taking account of the different ages of computers

WHAT IT ALL MEANS

DISPLAY The choice here is between a conventional TV-style cathode ray tube (CRT) and a more expensive, space-saving flat screen, known as a thin-film transistor (TFT) screen. Screen sizes are measured diagonally in inches, but the visible area of a CRT screen is usually an inch less than the number that's most prominent in the adverts.

GRAPHICS CARD This is the piece of the computer that helps to display things. Most graphics cards have their own Ram memory, called video Ram, or VRam. The type of card you choose is really important only if you want to play 3D computer games.

EXTRAS Some computers are sold as a package with extra equipment such as a printer or scanner. These can seem like good value, but are usually fairly cheap models so don't expect great performance.



HARD DRIVE/DISK This provides long-term storage for programs and documents. Most new desktop computers come with around 100 gigabytes (Gb) of hard disk capacity whereas about 40Gb is common for laptops. By comparison, a CD-Rom can hold around 650Mb.

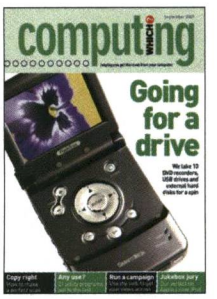
RAM (random access memory). This is where information is left temporarily when in use. The more RAM, the faster your computer. 256 to 512 megabytes (Mb) is standard for new desktops, but 1024Mb (or 1 gigabyte) is increasingly common.

CD/DVD DRIVE These both play CDs and read CD-Roms. DVD drives can play DVDs, too. Most new computers come with CD-RW drives (or CD burners) that also let you record files to CDs. Recordable DVD drives are also available, but will bump up the price of a new machine by around £80.

CPU (CENTRAL PROCESSING UNIT) OR PROCESSOR This is the brain of the computer, enabling other components to work. Its speed is measured in gigahertz (GHz), but different brands aren't directly comparable. AMD (which makes Athlon processors) uses a speed rating system to allow for easier comparison with Intel processors (brand names Pentium, Celeron, and Centrino). A 2.8GHz Pentium is roughly equivalent to a 3000+ rated Athlon (which runs at 2.17GHz).

COMPUTING WHICH?

For more information to help you make the most of your computer, take out a subscription to *Computing Which?*. To receive two free issues, call **0800 920 1170**, quoting UCRX03, or visit **www.computingwhich.co.uk**. Payment details will be taken for when your free trial ends.



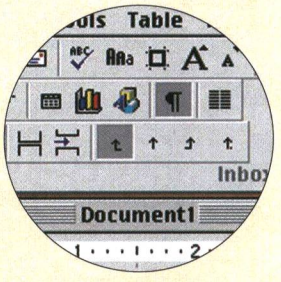
CHOOSING THE RIGHT SPECIFICATION

The average computer specification is constantly increasing, but the amount of computer power you really need depends on how you plan to use your machine. Here are some guideline specifications for common types of task. For explanations of the terms, see 'What it all means', above.

CREATIVE/MULTIMEDIA

If you're planning to work with graphics, videos, or music, it's worth getting a machine with a high specification. Editing audio and video files requires a lot of power. Downloading music and working with still images such as photos is less demanding.

Ram 512Mb should be enough, but it's worth having a full gigabyte if you'll be doing lots of video work.
Hard drive Try to go for 120Gb for video work (an hour of high quality video will use up around 5Gb). 100Gb should be enough for other applications.
CPU A 3GHz Pentium or a 3000+ rated Athlon is ideal.
DVD drive A DVD recorder will help you back up large files easily.
Display Go for the largest screen you can afford. For editing videos, you might even want to buy two displays. If so, you'd also need to buy a dual-socket graphics card.



OFFICE APPLICATIONS

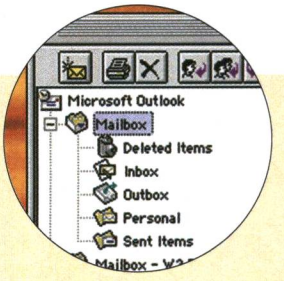
You won't need a really fast or powerful computer if you're just using it for word processing and spreadsheets. It's worth telling sales staff how you plan to use your machine, so you don't end up spending more than you need.

Ram 256Mb.
Hard drive 80Gb – or less if you're not planning to store lots of files.
CPU A 2GHz Pentium or a 2200+ rated Athlon should be enough.
Display You might want a big screen if you'll be working with large spreadsheets.

PLAYING GAMES

The latest games need a powerful computer, with lots of Ram and a fast processor. The type of graphics card is also particularly important if you want to get the most from your games.

Ram 512Mb.
Hard drive 100Gb.
CPU The faster the better. Try to get at least a 2600+ rated Athlon or 2.6GHz Pentium.
Display Go for the largest screen you can afford.
Graphics card A DirectX 9 compatible graphics card with at least 128Mb of Video Ram is a good idea if you want to play the latest 3D games.



INTERNET AND EMAIL

Sending emails and browsing the web isn't particularly taxing for your computer. It's probably worth spending your money on a fast broadband internet connection, which will speed up surfing the web far more than any amount of Ram or a fast processor ever will.

Ram 256Mb.
Hard drive If you're not storing any big files, you can get away with around 40Gb.
CPU 1GHz or 1200+ rated Athlon will easily cope with most tasks.
Display There's no need for a large screen if you're only planning to use email and surf the net. A laptop with a small screen could work well.

FRIDGES

Storage space and cooling power – a Best Buy fridge takes some of the stress out of the kitchen

The fridge is one of the longest-serving appliances in the kitchen – choose one that buzzes like a swarm of flies all day, or one that seems specially designed to offer 1mm less space than you need for that casserole dish of leftovers, and you could be lumbered with it for more than a decade.

It's little things like these that are impossible to spot in the shops. Similarly, you can't tell how cool a fridge will keep your food. The temperature inside some fridges can fluctuate significantly. Result: they put food through a cycle of freezing and defrosting, which can ruin the texture of foods such as salads.

In our new bumper test of 22 fridges, we've found out which offer convenient storage space, quiet running, good temperature control and cooling, and energy efficiency. So, if your old fridge is starting to get on your nerves after long years' service, cool your boots and invest in one of our new Best Buys.

CHOOSING THE RIGHT FRIDGE

There are several things to be aware of when you're buying a new fridge – and it doesn't always pay to take the manufacturers' information for granted.

Size The first thing to do is to make sure you pick a fridge with enough space, remembering that, if you cram it too full, it may take longer to cool food down. However, you can't rely on manufacturers' claims to judge the storage space in a fridge – they're often unrealistically large. We take our own measurements, which allow for how the design of the fridge, shelves and compartments affect the usable storage space.

You can't judge storage space by a fridge's size, either. For example, the Miele K2214S takes up almost exactly the same space as the Haier HR 166NR, but its cunning design means that it has 25 litres more storage. You can see our measurements of the fridges' real usable space in the table on p36.

But, no matter how big your fridge, it's a good idea to buy one with intelligently designed storage. For example, you can't always adjust the height of the racks in the door to fit in tall bottles. The table shows which models offer this flexibility, as well as which offer other useful features, such as wine racks.

Convenience Because fridges have a habit of sticking around in our kitchens for so long, trivial niggles can build up into big irritations. For example, some fridges are surprisingly awkward to clean. Solid shelves are an advantage here – they're easier to clean than wire ones and stop spills dripping on to food below. All our Best Buys have solid shelves, apart from the Lec ER550AW, which has two wire shelves and one solid shelf.

If you have a fridge with an icebox, the other great chore is defrosting. Fortunately, some fridges will help you out with this. In the table, models rated ○ collect the water effectively, but defrosting is more of a drag with models rated ◒. Our Best Buys vary in how well they handled this – none of the built-in fridges' iceboxes is simple to defrost.

There's a variety of other features which make a fridge just that bit more convenient. For example, if you have young children in the house, you'll appreciate the thermostat being out of reach of little fingers. All of our Best Buys, apart from the Hotpoint RLA30 and the Lec ER550AW, have this feature.

Performance Bringing you this report involved more than 750 temperature measurements. These take place in climate-controlled labs – so we can simulate normal room conditions and check how fridges react in the depths of winter or on a hot summer's day. Most fridges did a decent job, but there are significant

PHOTOGRAPHY JAMES DUNCAN

Our new Best Buy fridges

A Best Buy fridge and freezer thermometer

How to dispose of your old fridge

WHICH? extra

Every month, we'll update prices for the fridges in this article on our Which? Extra website – and tell you where you can find the lowest prices both in the high street and online. The website also includes a comprehensive fridges buying guide and information about other products, such as fridge-freezers and freezers, to help you make the best choice for your home. **www.which.co.uk/whichextra**

differences. Many struggled to maintain the ideal temperature (3°C to 5°C) using manufacturers' recommended settings. For instance, the Lec EL955's temperature was less than 0°C for nearly half the time. This could lead to ice crystals spoiling the quality of the food, as it repeatedly freezes and thaws.

There are other important differences, too – some fridges cool quicker than others, which can save time in the kitchen and help ensure that food is stored safely. We tracked the temperature of a 6kg load as it cooled from room temperature to 5°C in each of the fridges – the best fridges managed it in less than six hours, the worst took longer than 18 hours. See the table, p36, for the full results of our temperature tests.

CHOOSING AN ICEBOX

If you don't eat much frozen food – or you have to traipse to a utility room to use your freezer – a fridge with an icebox can be handy.

No-star iceboxes are just for making ice cubes, not for freezing or storing frozen food.

Two-star iceboxes can store frozen food for a month.

Four-star iceboxes can store frozen food for three to 12 months. They should also be able to freeze 2kg of fresh food without adversely affecting the temperature in the fridge. But, when we tried this out, all the four-star iceboxes on test failed to manage it. Sometimes the fridge became too cold; other times, the food didn't get cold enough. So, if you freeze a lot of fresh food, you might be better off with a separate freezer or fridge-freezer.

ANTIMICROBIAL COATINGS

More and more manufacturers are adding antimicrobial coatings to their fridges. The idea is that these coatings provide an extra measure of hygiene, but we have long harboured doubts about the routine use of antimicrobial products. So we asked an expert from the Health Protection Agency for his opinion.

Overall, he felt that they're unnecessary. It's the basic rules of hygiene – such as keeping cooked and raw food separate and storing food in containers – that determine food safety. After all, unless you're in the habit of spreading your mayonnaise straight from the fridge shelf, the fridge surface is pretty irrelevant.

In addition, there are concerns that the increasing prevalence of antimicrobial products in our homes – not just in fridges, but in everything from soap to chopping boards – could contribute to bacteria becoming resistant to antibiotics. It's also sometimes suggested that we need some exposure to microbes to develop a healthy immune system. These are both contentious areas and there's no decisive scientific evidence yet. Nevertheless, in our view, antimicrobial coatings aren't worth seeking out. And, if you feel you want to avoid them, you need to be wary – some brands, such as AEG, use these coatings on all their new models.

FRIDGE MOUNTAIN MOVES

Since early 2002, some retailers have refused to take away old fridges when they delivered new ones. The problem arose because new regulations for disposing of cold appliances were introduced before the UK had any facilities which could meet them. Local authorities were left to deal with the resulting 'fridge mountain'.

But, now that recycling facilities are available, some retailers – Comet, Dixons and Iceland – have begun to offer this service again for a £15 fee (though Iceland's service is not available for internet purchases). Argos, John Lewis and Miller Brothers say they are planning to relaunch their services soon.

Also, remember that your local authority still has a responsibility to take your old fridge away. Some offer free collection, others charge up to £30. If you can take the fridge to your local tip yourself, there's no charge.

THERMOMETERS

Our tests show that you can't always rely on your fridge's thermostat to get the temperature right – so it's a good idea to check the temperature yourself.

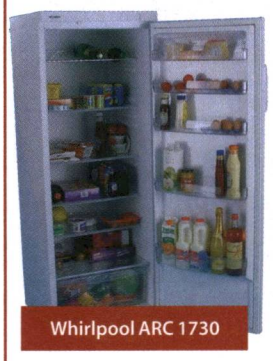
Some fridges have built-in temperature indicators. But, for others, you'll need a separate thermometer. We've looked at six of these, testing their accuracy and how quickly they responded to a change in temperature. Our Best Buy is a digital thermometer, the **ETI E810210**, which displays the temperature to the nearest 0.1°C. It's available from Cookware UK Ltd for **£13.45**, including delivery.

THERMOMETERS

	Type	Price (£)	Accuracy in fridge	Accuracy in freezer	Responsiveness
ETI thermometer E800000	dial	7.75	◒	●	○
ETI digital thermometer E810210	digital	13.45	★	★	★
ETI icebox safety zone alert E810213	digital	21.10	☆	○	☆
Jonelle freezer & fridge thermometer	bulb	3.95	☆	○	☆
Lakeland Copco Ultimo 0500100	dial	4.45	★	○	●
Wpro Professional AFT009	bulb	3.00	○	☆	★

The Best Buy ETI digital fridge and freezer thermometer

BEST BUYS



Whirlpool ARC 1730

TALL FRIDGES

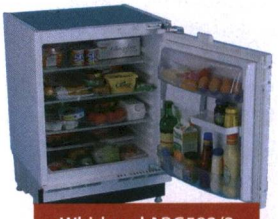
All the fridges in this category did well, but the **Whirlpool ARC 1730** is particuarly good value. It's **£280** from Miller Brothers or **£243** from www.qed-uk.com.

If you're happy to spend a bit more money, there are three other particularly impressive tall fridges in this test. The highest-scoring of them, the **Bosch KSR34423GB** is **£499** from John Lewis or **£398** from www.pluggedin.co.uk. The **AEG Santo 3675KA6** is **£550** from Allders and Miller Brothers or **£412** from www.robertsons-online.co.uk. And the **Hotpoint RLS80** is **£430** from Co-operative stores or **£342** from www.hughesdirect.co.uk/which.

BUILT-IN FRIDGES

The **Whirlpool ARG582/3**, **£470** from Miller Brothers or **£261** from www.tribaluk.com, is our built-in Best Buy.

If you'd like an icebox, the **Whirlpool ARG588/3** does well in our tests, though defrosting it is a bit of a chore. It costs around **£535** but isn't widely available, so ring Whirlpool for stockists – see p58 for its contact details. Online, it's **£395** from www.kitchen-appliance.co.uk.



Whirlpool ARG582/3

WORKTOP-HEIGHT FRIDGES

Beko LSA 426W

Four fridges stood out in this category, most notably the great value **Beko LSA 426W**, which is **£130** from Currys or **£145** from www.currys.co.uk.

Other good choices include the **Haier HR 166NR** **£149** from independents (ring Haier for stockists – see p58 for contact details) or **£171** from www.searchappliance.co.uk. If you're inside the M25, www.paylesselectrical.co.uk will supply it for £119. The **Hotpoint Future RLA30** is **£179** from John Lewis or **£178** from www.hughesdirect.co.uk/which. And, though it's slightly pricier, the **AEG Santo 1688TK7**, **£310** from Miller Brothers or **£246** from www.robertsons-online.co.uk, is another high-scoring machine.

Alternatively, if you'd like a fridge with an icebox, try the **Lec Elan ER550AW** **£169** from John Lewis or **£144** from www.appliancedirect.co.uk. It scored similarly to the other worktop-height icebox model on test, but it's £70 cheaper.

FRIDGES

		TALL FRIDGES						WORKTOP-HEIGHT FRIDGES			
		AEG Santo 3675KA6	**Bosch** KSR34423GB	**Hotpoint** RLS80	**Lec** Elan Turbo EL955BW	**Lec** RL661AC	**Whirlpool** ARC 1730	**AEG** Santo 1688TK7	**Beko** LSA 426W	**Beko** RC110	**Electrolux** ER 6641T
SPECIFICATION											
Price (£)	1▷	550	499	430	257	320	280	310	130	110	129
Icebox star rating	2▷									see[1]	
Height x width x depth (cm)	3▷	190x61x61	175x60x62	190x61x63	149x53x66	155x60x63	165x60x63	96x60x61 or 91x65x61	85x55x60	90x69x59	95x55x61 90x60x61
Fridge usable storage (litres)	4▷	292	292	306	219	246	284	126	121	75	133
Icebox usable storage (litres)	4▷									see[1]	
Refrigerant	5▷	R600a	R600a	R600a	R600a	R600a	R600a	R600a	R600a	R134a	R134a
Room temperature range (°C)	6▷	10 to 38	10 to 32	10 to 38	10 to 32	10 to 32	10 to 38	10 to 38	10 to 32	10 to 32	10 to 32
Energy label	7▷	A	A	A	B	A	A	A	A	B	B
FEATURES											
Number of solid shelves	8▷	7	6	7	1	2	5	4	4	1	1
Number of wire shelves	8▷	0	0	0	5	4	0	0	0	2	2
Wine rack		✓		✓		✓	✓				
Adjustable door rack	9▷	✓	✓	✓		✓	✓	✓	✓		
Bottle grip	10▷	✓	✓	✓	✓	✓	✓	✓	✓		
Childproofing	11▷	✓	✓	✓		✓	✓		✓	✓	✓
Antimicrobial coating	12▷	✓	✓	✓				✓			
Split shelf	13▷	✓	✓					✓			
Temperature indicator		✓	✓				✓	✓			
Overall storage rating	14▷	★	☆	☆	○	☆	☆	☆	☆	●	●
Castors	15▷	✓	✓	✓		✓	✓				
CONVENIENCE											
Ease of use and cleaning	16▷	★	★	☆	○	☆	★	★	☆	☆	○
Ease of defrosting	17▷	★	★	★	★	★	★	★	★	○	★
PERFORMANCE											
Annual running cost (£)	18▷	9	12	8	10	9	9	7	10	7	9
Fridge temperature range	19▷	★	★	★	★	★	★	○	☆	★	○
Fridge temperature stability	20▷	★	★	★	★	★	★	★	☆	○	★
Icebox temperature stability	20▷										
Thermostat setting	21▷	○	☆	☆	◒	☆	○	●	◒	☆	◒
Cooling capacity	22▷	☆	★	☆	☆	☆	☆	★	★	●	○
Noise and vibration		◒	○	◒	●	○	◒	○	★	○	○
TOTAL TEST SCORE (%)		**83**	**86**	**82**	**74**	**79**	**83**	**72**	**76**	**63**	**61**
INFORMATION											
Additional notes/ update since our test		Available in white or stainless steel	We tested the KSR34421GB, which is the same apart from minor cosmetic changes	Now has split shelf. Available in white, beige or silver	This model will be withdrawn soon, but some stock should still be available	Available in cream, silver pink or turquoise		Available in white or stainless steel		1 Has no-star ice-making compartment	

NOTES
Models highlighted in **red** appear in the Best Buy guide, opposite.

Specification
1 The price you can expect to pay on the high street by shopping around. For models not widely available, prices are in *italics*.
2 Two-star iceboxes store pre-frozen food for up to a month. Four-star iceboxes can store pre-frozen food for three to 12 months and should be able to freeze fresh food. Ones without stars are only for making ice cubes, not freezing or storing food.
3 Includes any space recommended by the manufacturer for air circulation. Where two measurements are shown, this is because the width required for air circulation depends on the height clearance. The built-in fridges can be fitted in spaces with a range of heights.
4 The maximum amount of usable space. These may be lower than the figures given by the manufacturers, which may include space that isn't usable.
5 R600a is more environmentally friendly than R134a.
6 The range of room temperatures in which the fridge is designed to operate. If the room temperature falls outside these ranges, the fridge may become too warm or too cold inside.
7 Given by the manufacturer for energy efficiency, A being the most efficient. Past *Which?* research has shown these are not always accurate, so check our running costs measurements.

Features
8 Solid shelves are easier to clean than wire ones and help prevent spills dripping on to food below.
9 This means you can adjust the height of the racks in the door to accommodate tall items.
10 This helps prevent open bottles spilling when the fridge door is opened.
11 Fridges with this feature have the thermostat out of reach of young children.
12 Manufacturers claim this provides extra hygiene. We don't think it's necessary.
13 Allows you to store tall items on the fridge shelves.
14 Our overall evaluation of the storage features and how well the manufacturer has designed the interior space.
15 These make it easier to move the fridge when you install it or if you remodel your kitchen.

Convenience
16 A panel assessed each fridge against a list of criteria, such as how easy it is to move the shelves, how easy it is to use the thermostat, and whether there are any dirt traps.
17 Fridges without an icebox receive ★ because defrosting is automatic. Ratings for models with iceboxes depend on the ease and efficiency of collecting water.

Performance
18 Calculated at 6.1p per KWh.
19 The temperature difference between the coldest and warmest parts of the fridge. Those with even temperatures receive the highest rating.
20 How closely the fridge maintained its temperature, even when the room temperature changed. In high room temperatures, some fridges become too cold, which could spoil food. In low temperatures, the fridge can become too warm, encouraging bacteria.
21 How well the fridge maintained the ideal temperature (between 3°C and 5°C) at the recommended setting (or mid-setting if none is recommended). You'll have to rely on this if you don't use a thermometer.
22 How quickly the fridge cooled a 6kg load from 20°C to 5°C. A good score means the fridge is good at cooling – important for hygiene and convenience.

KEY
★ ☆ ○ ◒ ●
best ← → worst
✓ has this feature

TOTAL TEST SCORE
This ignores price and is based on:

Ease of use and cleaning	10%
Ease of defrosting	10%
Temperature range	25%
Temperature stability	25%
Thermostat setting	10%
Cooling capacity	10%
Noise and vibration	10%

Haier HR 166NR	**Hotpoint** Future RLA30	**Lec** Elan EL450AW	**Miele** K2214S	**Zanussi** ZL66
149	179	149	239	159
85x57x62	89x60x63	86x50x54	88x56x62	96x55x61or 91x60x61
114	132	97	139	129
R600a	R600a	R600a	R600a	R600a
16 to 32	10 to 38	10 to 32	10 to 32	10 to 38
A	A	A	A	A
3	4	1	4	4
0	0	3	0	0
✓	✓	✓	✓	✓
✓	✓		✓	
✓			✓	✓
✓	✓		✓	
✓			✓	
★	☆	○	☆	◒
	✓			
○	☆	○	○	○
★	★	★	★	★
9	6	8	10	9
○	☆	◒	○	○
★	☆	★	○	○
○	☆	○	◒	◒
★	☆	○	★	☆
☆	◒	○	○	◒
72	**73**	**62**	**62**	**54**
Model number will change to HR 166AE soon. Fridge will remain unchanged.	Now has three shelves. Also available in white, beige and silver	New shelf design will be introduced soon		Minor cosmetic changes due soon. Model number will change to ZEL67W

WORKTOP WITH ICEBOX	
Bosch Exxcel Max KTL15423	**Lec** Elan ER550AW
240	169
4	2
82x55x62	85x50x61
103	91
18	9
R600a	R600a
10 to 32	16 to 32
A	A
3	1
0	2
	✓
✓	
✓	
✓	
✓	
○	●
☆	○
◒	○
13	10
★	★
★	☆
★	★
○	☆
○	○
◒	○
66	**68**
We tested the KTL15420, which is the same apart from minor cosmetic changes	

BUILT-IN FRIDGES	
Siemens KU15R440	**Whirlpool** ARG582/3
450	470
82-87x60x55	82-89x60x55
126	134
R600a	R600a
10 to 32	16 to 32
A	B
4	3.5
0	0
✓	✓
✓	✓
✓	✓
✓	
✓	✓
	✓
☆	★
★	★
★	★
7	10
○	★
★	☆
◒	○
☆	☆
○	◒
71	**74**
Minor cosmetic changes due soon. Model number will change to KU15R443	

BUILT-IN WITH ICEBOX		
Neff K4336X1	**Siemens** KU14L440	**Whirlpool** ARG588/3
480	469	*535*
4	4	4
82-87x60x55	82-87x60x55	82-89x60x55
96	96	87
15	15	17
R600a	R600a	R600a
10 to 32	10 to 32	16 to 32
A	A	B
3	3	2.5
0	0	0
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	
✓	✓	✓
☆	☆	☆
★	★	★
◒	◒	◒
10	10	10
☆	☆	★
★	★	★
★	★	☆
◒	☆	☆
○	○	○
◒	◒	◒
63	**67**	**70**
	Minor cosmetic changes due soon. Model number will change to KU14L443	

ask the experts

This month, questions on feet and foot care

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

Nikki Ratcliff explains the initials to look for when choosing a chiropodist, gives advice on buying children's shoes, and more

Initial question

Q What initials should I look for when choosing a chiropodist?

A To make sure a chiropodist (or podiatrist – they're the same) has met the recognised standard of training, look out for one or more of the following sets of initials: SRCh (State Registered Chiropodist), MChS (Member of the Society of Chiropodists and Podiatrists), FChS (Fellow of the Society of Chiropodists and Podiatrists), FInst C&P (Fellow of the Institute of Chiropodists and Podiatrists), MInst C&P (Member of the Institute of Chiropodists and Podiatrists), or FCPod (Surg) (Fellow of the College of Podiatrists or the Society of Chiropodists and Podiatrists). For an area-by-area list of state-registered practitioners, see www.feetforlife.org.

Nail-cutting service cut

Q My wife is diabetic and can't cut her toenails herself. The NHS used to provide this service but stopped doing so over a year ago. Why was this?

A Chiropody services are under significant pressure – a result of too few practitioners (only 8,000 in the UK) and a lack of funding has led to a reduction in, and, sometimes, withdrawal of, services. Current provision is based on medical priority. Nail cutting gets low priority, which may mean having to pay. However, foot problems are one of the largest causes for people with diabetes being admitted to hospital. So it's vital your wife receives regular (at least yearly) checks from a chiropodist, another member of her medical team, or her GP. What's available varies from place to place, but your wife's GP should be able to advise. For more help, talk to Diabetes UK – see 'Contacts', p58.

Growing problem

Q I've heard that foot problems can start in childhood. So what should I look out for when buying shoes for my young daughter?

A Ill-fitting shoes can indeed inhibit normal development, so it's important a trained shoe fitter fits your daughter's shoes. And regular checks are vital to make sure your daughter's shoes are not damaging her feet. Young children should have their feet checked every six weeks, reducing to four to five months by the time they're five. Buckled shoes or lace-ups are best – they hold the foot firm, as opposed to slip-ons which allow the foot to slide forward and squash the toe area. As a rule of thumb, make sure the foot has room to grow – there should be a space of around three quarters of an inch to an inch between the end of the longest toe and the end of the shoe. The Independent Footwear Retailers Association can supply a list of UK shops that specialise in fitting children's shoes – see 'Contacts', p58.

Cracking up

Q I suffer from dry skin on my feet. It cracks and gets very painful. What can I do?

A The first thing is to establish a rigorous foot care programme. Soak your feet once a week in warm water for ten minutes or so (don't use bubble bath or bath salts as they will make things worse), then use a non-metal foot file or abrasive pumice. Use moisturising cream in the morning and evening – creams containing urea are often effective. Don't use soap or other detergents if your skin is very dry. Try instead products such as Aqueous Cream BP or E45 Wash.

If this doesn't solve things, seek professional advice. Flaky or dry skin is sometimes caused by athlete's foot, a fungal infection. If so, you'll need to clear the infection first.

Special request

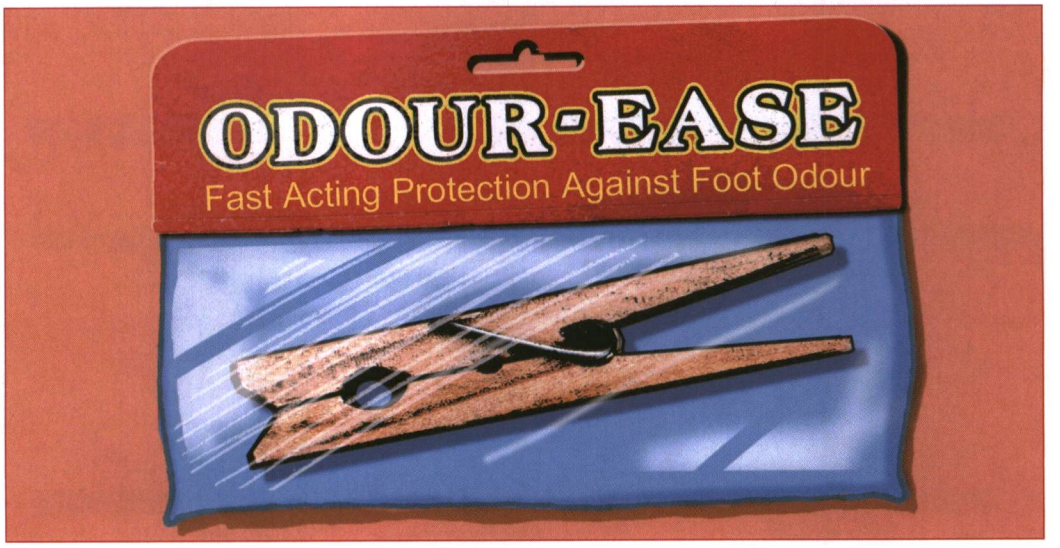
Q Where can I get information about specialist footwear for people with foot disabilities?

A Many health authorities provide custom-made footwear for people with foot disabilities, but the situation varies from area to area – your GP will advise. Cosy Feet, an outlet recommended by the Society of Chiropodists and Podiatrists, sells many types of specialist footwear and has a number of shops around the country as well as a mail-order service. Alternatively, the British Footwear Association can provide information about hard-to-find footwear. The Independent Footwear Retailers Association (see p58) can help you find a reliable retailer.

Kicking up a stink

Q No matter what type of shoe I wear, my feet start to pong during the day! What causes foot odour, and is there a remedy?

A Throughout the day a foot can lose up to an eggcupful of sweat; shoes become soggy and don't have time to dry out overnight – just the right conditions for smelly feet. The smell is a waste product of the breakdown of sweat by the bacteria that live on our skin (cornyebacteria). You should wash your feet daily with an antibacterial soap such as Hibiscrub. Don't wear the same pair of shoes two days in a row. Change socks and hosiery daily, and wash them on the hottest cycle possible. Choose shoes with leather uppers and linings, or sports shoes with a Gortex-type upper. Ask your pharmacist to suggest products that may be able to help. If this doesn't solve the problem, consult a qualified chiropodist.



QUESTIONS, PLEASE

Our experts are now looking for questions on: ● **Cars and motoring-related topics** ● **Plasma TVs** ● **Childproofing your home** ● **Your rights when travelling by plane** ● **Company pensions** and ● **Glasses and contact lenses**. Send your questions to **'Ask the experts'** at our Hertford address, above, or email **experts@which.net**. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

Wave goodbye to the big banks

Out with the old, in with the new. If you've been putting up with poor rates and service from the same bank for years, there's never been a better time to switch

Many of you still bank with one of the big four – HSBC, NatWest, Barclays and Lloyds TSB – and have done so for years, despite them giving you poor interest rates and, so you tell us, comparatively poor service. In our latest survey of *Which?* members, more than three quarters of Barclays and NatWest customers have been with the bank for 20 years or more, and it's a similar story at Lloyds TSB and HSBC. There are promising signs that their dominance is slipping, though. The number of people in our survey who bank with the big four has been falling in recent years, and is down from 66 per cent in 2001 to 60 per cent in 2003. In the meantime, Best Buy banks such as Halifax have made small but significant gains on their bigger rivals.

If you want to join the exodus from the big four, any of our Best Buys will offer a much better deal and should provide better service, too. Check out the table on p41, or go to our online Best Buy calculator, www.switchwithwhich.co.uk, to find the account which best suits your needs.

Like last year, Smile still comes out on top when it comes to keeping its customers satisfied. An impressive 91 per cent said they were very satisfied with all aspects of service on their account. First Direct and Nationwide do well when it comes to service, too. Compare this to just 30 per cent of Lloyds TSB customers who were very satisfied, and 34 and 36 per cent of Barclays and NatWest customers. And our Best Buys are streets ahead when it comes to rates too. Nationwide recently cut its authorised overdraft rate to 6.75 per cent, making its overdraft the cheapest around. And, at over 3 per cent, the credit interest on offer at Smile and Cahoot is over 30 times more than the measly 0.1 per cent the big four offer most of their customers.

OUR SURVEY

In April we sent a postal survey to 11,616 people. Of these, 10,000 were randomly selected from *Which?* members throughout the UK. A further 1,000 were randomly selected from members in Scotland, and 616 were *Which?* subscribers who held accounts with internet-only banks or had a packaged current account. These boosts to our main sample help us to report on Scottish and internet-only banks, and on packaged accounts. We received 4,856 responses. Thanks to everyone who took part.

PACKAGED ACCOUNTS

As well as comparing more than 40 current accounts to bring you our Best Buys, this year we've also taken a closer look at packaged accounts. These are accounts that charge you a monthly or annual fee, in exchange for which you get a range of additional benefits. Packaged accounts can be a nice little earner for the banks, and more are springing up all the time. The fees can be pricey – as much as £150 a year – and some of the benefits are of dubious value. So, if you've got one, unless you use most of the benefits most of the time – and our survey suggests that many are used by only a few people – you may well be wasting your money. We explain why on p42.

If you like the idea of a packaged account, but aren't keen on paying a monthly fee, Alliance & Leicester's Premier Current Account and Halifax's Extras account might be worth a look. Not only do these accounts offer extra features without your having to pay more, they make it as Best Buy current accounts too.

KEEPING YOU SATISFIED

We've taken a closer look at what you think makes a good current account. Some features are particularly important when it comes to your overall satisfaction. Staff who know their stuff and are good at their job is clearly important, as is getting interest when you're in credit. And the better a bank is at providing these knowledgeable ▷

and efficient staff, and offering good rates of interest, the happier its customers are. Smile and First Direct come out on top in these areas, so it's no surprise they do so well at keeping their customers satisfied overall. Barclays, NatWest and Lloyds TSB customers, however, gave their banks the thumbs down for all these aspects of their accounts. Satisfaction with the charges incurred in running your account and keeping you up to date with rates, charges and products are also important in determining how satisfied you are overall. Once again, these are areas where Smile and First Direct do well.

MISTAKES

Banks are getting better at getting it right first time. The number of mistakes experienced by people in our survey has fallen since last year. Some banks are better than others, though. Cahoot made significantly more mistakes than average – one in five of its customers in our survey said the bank had made a mistake on their account in the last 12 months. Nationwide, Co-op and HSBC, on the other hand, made fewer mistakes than average. And Halifax has done a particularly good job, halving the amount of mistakes since last year.

But it's not only whether the bank makes mistakes on your account that matters – how well it sorts out the problem has a big bearing on satisfaction, too. Those people who'd experienced a mistake on their account but were very happy with how the bank dealt with it were more likely to be very satisfied with their account than those who'd experienced no mistakes.

SWITCHED YET?

Switching your current account has never been easier. Around a quarter of people in our survey told us they'd already done it and, of those who'd taken the plunge this year, 95 per cent told us it was straightforward. However, concerns about standing orders and direct debits not being paid still stop some people from making the move. These worries should prove more and more unfounded, though, as banks make it easier to move around. Changes to the Banking Code earlier this year mean that your old bank should pass the details of these payments to your new bank within three working days of the request. And, if anything does go wrong with the switch, the Code commits them to cancelling any charges which you incur because of a mistake or delay caused by them.

Offering interest when you're in credit seems to be paying off when it comes to attracting new customers. Along with better service, it was the biggest reason for switching, particularly to the banks paying the best rates, like Cahoot and Smile. And we're pleased that *Which?* has played its part, too. A year and a half ago we launched our Switch with Which? campaign to encourage you to switch, and it seems like people have listened. Almost half of the people in our survey who'd switched in 2003 gave *Which?* or switchwithwhich.co.uk the credit for getting them started.

Changes to the Banking Code earlier this year should make it easier to switch accounts

NOTES

All the accounts in the table offer a chequebook, debit card, access to a nationwide branch or cash machine network, standing orders, direct debits and an overdraft facility. At the top of the table, in **red**, are the Best Buys. These are followed by details of other accounts. In the last three columns, a ✓ shows that an account meets our Best Buy criteria for one of three different categories, as described in the Best Buy Guide, below.

Account details

We show where there is a **monthly account fee**. We also show whether there is a **minimum funding requirement** to get the rates shown. **Real-time balances** (with up-to-the-minute information) are available on some banks' cash machines. The **credit interest rate** is the annual equivalent rate (AER) paid on two different balances (£1 and £1,000). If you can use a branch, the account gets a ✓. Accounts with a ✓ offer a **full internet** and **full telephone banking** service. This allows you to access real-time balances, check recent transactions, set up, amend, and cancel standing orders/direct debits, set up and pay bills, and do a one-off transfer to any UK account. It is available 24 hours a day, 365 days a year.

Authorised overdrafts

The **interest-free limit** is the amount you can be overdrawn before paying interest. Where there is no entry, you'll start paying interest as soon as you go overdrawn. A ✓ indicates those accounts that charge **no fees** other than interest on **authorised overdrafts**. For accounts with no ✓ we show the **fee-free limit**. This is the amount you can be overdrawn before you're charged extra fees. Where there is no entry, you pay the fees listed on any size of overdraft. **Transaction charges** are what you pay for each transaction when you're overdrawn. The **arrangement fee** is the amount you pay to arrange an overdraft, shown as a percentage of the overdraft limit (with any minimum fee in brackets). Some accounts also charge **monthly overdraft fees** when you're overdrawn. The **annual overdraft interest rate** is what you pay on authorised overdrafts.

Costs and ratings

Overdraft one shows the annual cost of running a £100 authorised overdraft for one week per quarter. **Overdraft two** shows the annual cost of a £500 authorised overdraft for two weeks per month. The **customer satisfaction rating** represents our survey respondents' satisfaction levels with how well their bank handled all aspects of their account. The results combine responses from all account holders of the bank and building society. Where there is no rating, we had too few responses to analyse.

WHICH? extra

Our improved Which? Extra website now has comprehensive guides to car insurance, cash Isas, credit cards, house insurance, savings accounts and travel insurance, as well as current accounts. Best Buys will be updated fortnightly or monthly or, in the case of insurance, every six months.

www.which.co.uk/whichextra

BEST BUYS

All our Best Buy accounts provide good rates and service. They offer free banking when you're in credit and receive at least an average satisfaction rating from our readers. All of the banks are signed up to the Banking Code.

We've picked Best Buys in three categories. All combine low overdraft rates with high credit interest. The first category (in credit) is for customers who are never overdrawn. The second (small overdrafts) is for people who occasionally overdraw by up to £100. The last category (large overdrafts) is for those who regularly go overdrawn by up to £500. In-credit and small-overdraft Best Buys must offer at least 0.5 per cent interest on balances of £1 and above.

The small-overdraft Best Buys all charge £1 a year or less if you're overdrawn by £100 for one week each quarter. The large-overdraft Best Buys all charge less than £25 a year if you're overdrawn by £500 for two weeks every month.

PHOTOGRAPHY 20TH CENTURY FOX / THE KOBAL COLLECTION

CURRENT ACCOUNTS

	ACCOUNT DETAILS								AUTHORISED OVERDRAFTS							COSTS & RATINGS			BEST BUYS		
	Monthly account fee (£)	Minimum funding requirement (£)	Real-time balance at cashpoint	Credit interest on £1 (%)	Credit interest on £1,000 (%)	Branch banking	Full internet banking	Full telephone banking	Interest-free limit (£)	No fees on authorised overdrafts	Fee-free limit (£)	Transaction charges (p)	Arrangement fee (%) (min £)	Monthly overdraft fee (%)	Annual overdraft interest rate (%)	Overdraft one (£)	Overdraft two (£)	Customer satisfaction	In credit	Small overdrafts	Large overdrafts
BEST BUYS																					
Alliance & Leicester Premier Current Account[1]		500	✓	2.12	2.12	✓	✓	✓	20[2]	✓					6.90	1	15	○	✓	✓	✓
Cahoot Interest Only Account			✓	3.10[3]	3.10[3]		✓		250	✓					8.00	0	9	○	✓	✓	✓
First Direct Bank Account		1,000	✓	2.00	2.00		✓	✓			5,000		1		9.90	1	22	★	✓	✓	✓
Halifax Current Account		1,000	✓	2.53	2.53	✓	✓	✓		✓					8.90	1	20	○	✓	✓	✓
Halifax Extras[1]		1,000	✓	2.02	2.02	✓	✓	✓		✓					12.90	1	30	○	✓	✓	
Intelligent Finance (IF) Current Account			✓	2.75	2.75		✓			✓					8.39	1	19	○	✓	✓	✓
Nationwide BS FlexAccount		1,000	✓	2.00[4]	2.00[4]	✓									6.75	1	17	☆	✓	✓	✓
Smile Current Account			✓	3.04	3.04		✓	✓		✓					9.90	1	23	★	✓	✓	✓
OTHER ACCOUNTS																					
Abbey National Bank Account[5]		1,000	✓	2.54	2.54	✓			see[6]	✓					14.70	1	32	◒			
Abbey National Bank Account[5]		1,000	✓	0.10	0.10	✓			see[6]	✓					8.70	1	19	◒			
Abbey National Bank Account		250	✓	0.10	0.10	✓			see[6]	✓					14.70	1	32	◒			
Alliance & Leicester Current Account			✓	0	0	✓	✓	✓	10		10			5.00	16.08	21	95	○			
Bank of Ireland Freeway				0	0	✓					50		1 (10)[8]	6.00	12.95	25	105				
Bank of Ireland (NI) Interest Paying Current Account			✓	0.10	0.10	✓						42-56	£25	8.00[7]	18.25	103	233				
Bank of Ireland (NI) Traditional Current Account			✓	0	0	✓						42-56	£25	8.00[7]	17.50	103	232				
Bank of Scotland Current Account		1,000	✓	2.53	2.53	✓	✓	✓		✓					8.90	1	20	◒			
Bank of Scotland Current Account			✓	0.25	1.53	✓	✓	✓		✓					18.90	1	44	◒			
Bank of Scotland Extras[1]		1,000	✓	2.02	2.02	✓	✓	✓		✓					12.90	1	30	◒			
Barclays Bank Account			✓	0.10	0.10	✓	✓			✓					15.60	1	36	●			
Barclays Platinum Banking[9]			✓	0.10	0.10	✓	✓		250	✓					12.00	0	14	●			
Citibank International Sterling Current Account[10]			✓	0.10	0.10	✓	✓	✓	500		500		0.5 (20)[11]		9.90	0	0				
Clydesdale Bank Current Account			✓	0	0	✓						32-50	2 (35)		see[12]	72	173	●			
Clydesdale Bank Current Account Extra			✓	0.10	0.10	✓					100		2 (35)[13]		19.56	1	76	●			
The Co-operative Bank Current Account			✓	0	0	✓	✓	✓	30		10		1 (15)	8.00	19.56	48	150	☆			
First Direct Cheque Account			✓	0.10	0.10		✓	✓			250		1 (15)		15.90	1	49	★			
First Trust Bank Current Account			✓	0	0	✓						39-55	1 (25)	6.50[7]	see[12]	94	177				
First Trust Bank Bonus Account	2		✓	0.05	0.05	✓							1 (25)	6.50	see[12]	76	102				
Halifax Current Account			✓	0.25	1.53	✓	✓	✓		✓					18.90	1	44	○			
HSBC Bank Account			✓	0.10	0.10	✓	✓	✓			5,000		1.25		14.80	1	32	◒			
Lloyds TSB Classic Account		500	✓	0.10	0.10	✓	✓		10	✓					17.30	1	36	●			
Lloyds TSB Classic Plus Account[14]		1,000	✓	2.53	2.53	✓	✓		10	✓					14.70	1	31	●			
NatWest Current Plus			✓	0.10	0.10	✓	✓	✓	50	✓					16.79[15]	1	32	●			
Northern Bank Cheque Master				0.10	0.10	✓							£25	9.50	10.10	64	162				
Northern Bank Current Account				0	0	✓						42-56	1 (25)	7.00[7]	see[12]	99	215				
Northern Bank Principal Account				0.10	0.10	✓							neg	7.50	see[12]	31[16]	117[16]				
Northern Rock Current Account				0.10	0.10	✓			35		35			7.00	11.90	29	109				
Norwich & Peterborough BS Gold				0.25	0.50	✓	✓						2 (20)[11]	6.00	18.10	25	111				
The Royal Bank of Scotland Interest Paying			✓	0.10	0.10	✓		✓	100				2[17]		17.90	0	30	◒			
Ulster Bank Current Account			✓	0	0	✓						42-57	1 (20)	8[7]	see[12]	98	214				
Woolwich Current Account		500		0.10	0.10	✓								3.50	11.00	15	66	●			
Woolwich Open Plan Current Account[18]		250		0.10	0.10	✓		✓	500		100			3.50	11.00	0	42	●			
Yorkshire Bank Current Account			✓	0.10	0.10	✓				✓					18.86	1	40	●			

KEY
best ★ ☆ ○ ◒ ● worst
✓ has this feature

Rates correct at 15 August 2003

1 Includes benefits such as annual travel insurance
2 12-month interest-free overdraft for new customers
3 3.20 per cent without a chequebook
4 Rate is 0.25 per cent for monthly funding under £500 and 0.5 per cent for £500 to £999
5 Customers can opt for preferential overdraft or in-credit interest rates
6 Four-month interest-free overdraft for new customers
7 This is a quarterly fee
8 Only for overdrafts over £200
9 Automatic upgrade from Barclays Bank Account if you have £10,000 savings or loan or £50,000 mortgage
10 Minimum £30,000 annual income
11 Only for temporary overdrafts
12 Rates are individually determined
13 Only for overdrafts over £100
14 Only available if you bank online and log on at least six times a quarter. Interest rate rises to 3.2 per cent if you deposit £2,000 or more each month
15 Rate is tiered according to amount of overdraft
16 Cost excludes negotiable arrangement fee
17 Reduced to 1 per cent after the first year. Only applies above £15,000
18 Can offset credit balance against mortgage

Packaged deals

If you've got a packaged current account, there's a good chance you're paying up to £150 a year for benefits you've hardly ever used

Though banks sometimes claim that the benefits of packaged accounts are worth hundreds of pounds, we've found you'd often be better off shopping around for Best Buys and saving the monthly fee. Only one or two of the benefits have a substantial tangible value. For example, annual travel insurance and free breakdown recovery are probably worth having but only if you're going to use them. In our survey, almost one in five people didn't use any benefits at all, and nearly a quarter of people had used only one.

Our table opposite shows the packaged accounts available and what their main benefits are, plus accounts with extra benefits that don't charge a fee.

PREFERENTIAL DEALS

All packaged accounts offer you preferential deals on other financial products, such as better rates on savings and loans. Don't be sucked in by these offers, though. Very few of the preferential rates come anywhere near beating our equivalent Best Buy products. If that's the main reason you've taken the account – and it was for many people in our survey – then you're almost certainly wasting your monthly fee.

Very few preferential rates come anywhere near beating our equivalent Best Buy products

For instance, one of the benefits available to Lloyds TSB's Platinum and Platinum Plus packaged account customers is the Platinum Saver account. Its rate of 2.70 per cent gross (including a 0.5 per cent introductory bonus), one of the best packaged savings rates available, falls some way short of the 4.22 per cent available from our Best Buy savings account at ING Direct. If you had £5,000 in the Platinum Saver, you'd be almost £90 a year worse off than if you had your money in the ING account – and that's before you take the monthly fee into account.

It's a similar story with preferential loan and overdraft rates. With one of the best loan rates on offer, from NatWest's Advantage Premier account, you'd still be £68 a year worse off than if you'd shopped around for a *Which?* Best Buy loan. And none of the packaged accounts' overdraft rates beats our cheapest Best Buys (rates correct at 8 August 2003).

Watch out, too, that you're not paying for something the bank is giving other customers for free. Smilemore's package, for example, includes 'special' rates on its loan, credit card and savings, but these are available to all of its current account customers.

TANGIBLE BENEFITS

Free annual worldwide travel insurance was easily one of the most well used benefits in our survey. All the policies available meet our Best Buy criteria and most provide cover for you and your family. To get an equivalent standalone Best Buy policy would cost you from £65, so it is one of the more obviously valuable benefits on offer. At £72 a year though, the cheapest packaged accounts that include free travel insurance still cost more than a standalone policy, so if it is the only benefit you're using, it could still be worth switching.

If it's travel insurance you're after, it comes free with Alliance & Leicester's Best Buy Premier Current Account. Halifax's Extras account also has free annual travel insurance, although it only covers Europe.

For car users, free breakdown cover is another benefit that could well come in handy. However, if it's the only perk you use, you may not cover the costs of the account – for instance, the breakdown cover with Barclays Additions is worth £42 a year, yet the annual fee is £90 per year.

DOUBTFUL VALUE

Many of the benefits are of questionable value. Commission-free travel money, for example, you can get elsewhere. Purchase protection and extended warranties are often offered free with credit cards (though we think extended warranties are of limited value as few electrical items break down in the first two or three years – see 'Unwarranted profit', February 2003, p14). Cardholder protection costs just £15 a year, and it's worth remembering that your liability for fraudulent use is limited anyway.

DISCOUNTS

If you eat out a lot, go on a lot of family days out, or buy a lot of CDs, then you might find some of the discounts worthwhile. They're usually available only at selected places, though, and, if it was the only benefit you used, you'd have to spend a fair amount to re-coup the annual fee – £600 a year on eating out, for example, if you've got a NatWest Advantage Premier account.

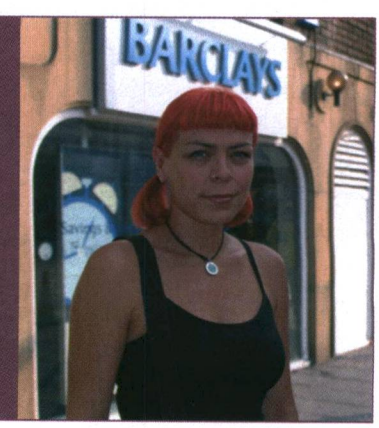
At first glance, the discounts on holidays and flights are potentially more valuable, although relatively few people in our survey said they'd taken advantage of them. They usually offer between 5 and 10 per cent off the brochure price, but you'll probably find you can get the same discounts yourself by shopping around – half an hour on the phone easily got us more than 5 per cent off a week in Madeira.

WHAT THE BIG BANKS OFFER

We looked at what four of the biggest banks' packaged accounts have to offer. The Royal Bank of Scotland offers two packaged accounts, Royalties (£60) and Royalties Gold (£120). If you've got a Royalties Gold account and use the travel insurance and quite a few of the discounts, you may be getting value for money. It's probably harder to cover the £60 cost of the Royalties account, though. Barclays Additions (£90) offers the fewest perks of

PAYING FOR THE PACKAGING

Tracey Booth has had her Barclays Additions account for about four years. The account comes with various benefits, including breakdown cover, preferential overdraft rate, card protection and purchase protection. Like many Additions customers in our survey, though, Tracey doesn't really know what the benefits she's paying for are and hasn't knowingly used any of them. As she does tend to go overdrawn, she is getting some use out of the £250 interest-free buffer and lower overdraft rates – not enough to justify paying £90 a year, though. She could get the same or better rates from most of our Best Buys, all of whom also do better than Barclays when it comes to customer satisfaction.



PHOTOGRAPHY ROBIN BECKHAM

PACKAGED ACCOUNTS

	DETAILS		AUTHORISED OVERDRAFTS							PREFERENTIAL RATES					FREE INSURANCE					OTHER BENEFITS							
	Monthly account fee (£)	Credit interest on £1 (%)	Interest-free limit (£)	No fees on authorised overdrafts	Fee-free limit (£)	Arrangement fee (%) (min £)	Annual overdraft interest rate (%)	Cost of overdraft one (£)	Cost of overdraft two (£)	Overdraft interest	Credit interest	Mortgages, loans or credit cards	Savings or investments	House insurance	Travel insurance	Extended warranty (mths)	Life insurance	Card protection	Purchase protection	Travel money	Holidays or flights	Restaurants/theatres	Legal help/will writing	Home shopping	New car discounts	Breakdown cover	Discounted books/ CDs/DVDs
PACKAGED ACCOUNTS																											
Barclays Additions	7.5	0.1	250	✓			9.9	90	101	✓						12	✓	✓	✓				✓			✓	
Clydesdale Bank Choice	7.5	1.75			1,000	2 (35)	9.9[1]	91	112	✓	✓				✓					✓	✓					✓	
The Co-operative Bank Privilege Account	6	0			100	1 (15)	12.9	72	95	✓					✓					✓	✓	✓					
Lloyds TSB Gold Service Account	8[2]	0.1	100	✓			14.8	96	122	✓		✓	✓		✓			✓	✓	✓	✓			✓	✓		
Lloyds TSB Gold Service Plus Account[3]	8	2.53	100	✓			13.5	96	119	✓	✓	✓	✓		✓			✓	✓	✓	✓			✓	✓		
Lloyds TSB Platinum Account	12[4]	0.1	250	✓			9.9	144	155	✓		✓	✓		✓			✓	✓	✓	✓			✓	✓	✓	
Lloyds TSB Platinum Plus Account[3]	12	2.53	250	✓			8.7	144	154	✓	✓	✓	✓		✓			✓	✓	✓	✓			✓	✓	✓	
Lloyds TSB Select Account	5	0.1	50	✓			16.9	61	93	✓		✓	✓					✓		✓	✓			✓	✓	✓	
Lloyds TSB Select Plus Account[3]	5	2.53	50	✓			14	61	87	✓	✓	✓	✓					✓		✓	✓			✓	✓	✓	
NatWest Advantage Gold	9	0.25	50	✓			15.98[5]	109	138	✓	✓	✓		✓	see[6]	12			✓	✓	✓	✓		✓			✓
NatWest Advantage Premier	12.5	0.5	250	✓			8.84	150	160	✓	✓	✓	✓	✓	✓	12		✓	✓	✓	✓	✓	✓	✓			✓
Smile smilemore	6	3.04	260	✓	500		9.9	72	83	✓		✓	✓		✓					✓	✓		✓			✓	
The Royal Bank of Scotland Royalties	5	0.2	100		15,000	2[7]	13.2	60	83	✓	✓	✓	✓		see[8]	12	✓	✓	✓	✓	✓	✓			✓	see[9]	✓
The Royal Bank of Scotland Royalties Gold	10	0.5	250		15,000	2[7]	10.6	120	132	✓	✓	✓	✓	✓	✓	24	✓	✓	✓	✓	✓	✓	✓	✓	✓	see[9]	✓
Ulster Bank U First Current Account	7	0.5	250		250	1 (20)	see[10]	84	118	✓	✓	✓		✓		12			✓	✓	✓	✓					
Yorkshire Bank Choice	8	1.75		✓			12.5	97	123	✓	✓	✓			✓						✓					✓	
NON-FEE-PAYING ACCOUNTS WITH BENEFITS																											
Alliance & Leicester Premier Current Account		2.12	20	✓			6.9	1	15	✓	✓	✓	✓		✓												
Bank of Scotland Extras		2.02		✓			12.9	1	30					✓	see[11]											✓	
Halifax Extras		2.02		✓			12.9	1	30					✓	see[11]											✓	

Rates correct at 15 August 2003

1 7.76 if you have a Clydesdale mortgage
2 No fee if balance over £1,500
3 Only available if you bank online and log on at least six times a quarter. Credit interest rate 3.2 per cent if you deposit £2,000 or more each month
4 No fee if balance over £3,500
5 Tiered rate. 15.59 per cent on £1,000 to £4,999, 13.99 per cent on £5,000 plus
6 10 per cent discount available
7 Reduced to 1 per cent after the first year
8 20 per cent discount available on single-trip policies
9 Free breakdown cover if you buy RBS car insurance
10 Rates are individually determined
11 Free annual individual European travel insurance

the four banks and you'll probably find it hard to make up the annual cost from what's available. Other than the breakdown cover, its perks are either cheap to buy or free or, like will writing, a one-off saving. NatWest has two packaged accounts, Advantage Gold (£108) and Advantage Premier (£150), which is the most expensive packaged account on the market. As well as the travel insurance, you'd need to make good use of the discounts to get value for money from Advantage Premier, and most of Advantage Gold's perks you could easily get elsewhere. Lloyds TSB offers six packaged accounts, Select (£60), Gold Service (£96) and Platinum (£144) and the Plus offer on each. You'll cover your costs with the Platinum accounts if you use both the travel insurance and breakdown cover, but it's harder with the others.

VERDICT

As a general rule, you're likely to get value for money from your packaged account only if you use more than one of the more valuable benefits, such as travel insurance and breakdown cover. If you rarely use any of the perks, or use only the preferential rates or some of the benefits with a more doubtful value, think about switching.

NOTES

The table shows all of the fee-paying packaged accounts available, plus accounts which offer perks but don't charge a monthly fee. It shows the main features on offer. Some accounts may offer additional features.

Account details

The **monthly account fee** is how much you pay each month for the account. We show the **credit interest on £1**.

Authorised overdrafts

The **interest-free limit** is the amount you can be overdrawn before paying interest. Where there is no entry, you'll start paying interest as soon as you go overdrawn. We've shown with a ✓ those accounts that charge **no fees** other than interest and the monthly account fee on **authorised overdrafts**. For accounts with no ✓ we show the **fee-free limit**. This is the amount you can be overdrawn before you're charged extra fees. Where there is no entry, you pay the fees listed on any size of overdraft. The **arrangement fee** is the amount you pay to arrange an overdraft, shown as a percentage of the overdraft limit (with any minimum fee in brackets). The **annual overdraft interest rate** is what you pay on authorised overdrafts. **Cost of overdraft one** shows the annual cost of running a £100 authorised overdraft for one week per quarter. **Cost of overdraft two** shows the annual cost of a £500 authorised overdraft for two weeks per month.

Preferential rates

Some accounts give you lower rates on **overdraft interest** and higher **credit interest** than the bank's standard current account. There may also be better deals on **mortgages, loans, credit cards**, and **savings or investments**. Some accounts also give discounts on **house insurance** (buildings and contents).

Free insurance

One of the most useful perks is free worldwide annual **travel insurance**. You may also get an **extended warranty** on household appliances – we show how many months. The **life insurance** is usually £5,000 to £10,000 cover, sometimes limited to accidental death. Some accounts also offer **card protection** and **purchase protection** insurance on goods you buy with your debit or credit card, which can last up to 180 days.

Other benefits

Some accounts offer commission-free **travel money** and travellers' cheques, discounted **holidays or flights**, or discounts when you go to certain **restaurants and theatres**. You may also get **legal help/will-writing service, a home shopping service**, which often gives discounts on household goods, **new car discounts, free or discounted breakdown cover**, and **discounted books, CDs and DVDs**.

WRITE BACK

If you have any comments or questions about anything you've read in *Which?* this month, contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**.

Get-rich property schemes **exposed**

We spent around £6,000 to learn the secrets of becoming a property millionaire only to find the information is widely available elsewhere for free or at a fraction of the cost

Thousands are signing up to learn the secrets of the latest path to financial freedom – property investment. Attend a free seminar and you can learn the secrets of becoming a property millionaire within five years, or so you are led to believe by the adverts. But in reality, to get the information, you pay around £2,000 to go on a course where you learn very little that you couldn't have picked up elsewhere for free or for a lot less. What's more, we think that some of the advice given is irresponsible. And, all the while, who is getting rich? Yes, you guessed it – the people who run the courses.

OUR RESEARCH

Earlier this year, we went to the free seminars and the pricey courses run by three companies: Inside Track, Warren Borsje Education (previously known as New World Education), and Whitney UK Ltd.

THE BAIT

All three companies operate a similar formula. They advertise extensively throughout England inviting you to book yourself on to a free seminar, and make a variety of claims about what you will learn there. For example, Whitney UK Limited promises you will 'learn how to buy property with little to no funds down' and 'how it may be possible to become financially independent in two to five years'.

THE HOOK

Of course, this is a bit of a tall order for a two-hour seminar. But, once you're there, you are encouraged by a charismatic and enthusiastic speaker to sign up for a two- or three-day training course that will teach you all you need to know to become a successful property investor. In the style of a classic double-glazing sales pitch, all three companies give incentives to get you to sign up by quoting an over-inflated price which is then reduced if you sign on the dotted line that day.

A three-day course with Whitney UK Ltd normally costs £4,200 per person, but is reduced to £1,868 for two people if you sign up at the seminar. The first ten people to sign up also receive Russ Whitney's Building Wealth System of videos, books and CDs to take away which would, it claimed, normally cost a whopping £1,169 (See 'Building whose wealth?' opposite).

The price of the two-day Warren Borsje Education course was £1,760 on the day, reduced from £2,490, with a subsidised price for a partner of £880. Inside Track's two-day course was £2,180 (£1,980 if you pay by cheque) reduced from £4,000, with a free place for your partner. Like the Whitney course, the first ten people who signed up at the seminar were also promised an eight-tape video course, normally costing a claimed £997, for free.

We found these so-called 'reduced' prices were still available weeks later, simply by phoning the companies and saying we had been on their free seminars. Russ Whitney's Building Wealth System was also still free if you signed up for the course at a later date.

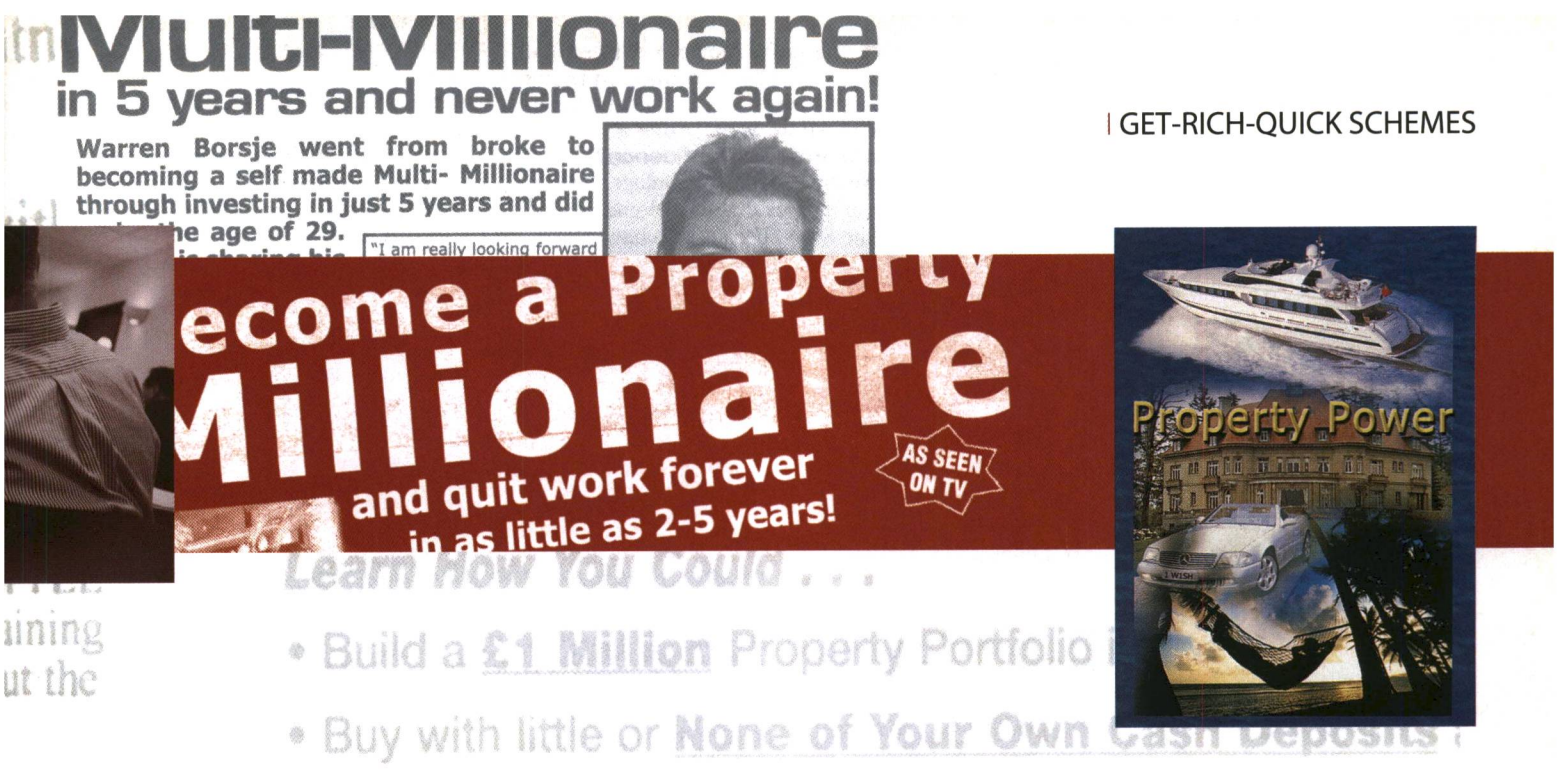
WHAT'S INCLUDED

Despite the huge cost, no accommodation is included on any of the courses. Warren Borsje Education and Inside Track have the decency to provide lunch but, with Whitney UK, you don't even get a sandwich. Warren Borsje Education gave out a manual that you could take away, and Inside Track gave copies of the slide presentations and some examples of documents you might need if you become a landlord, such as a tenancy agreement. No course notes were supplied with the Whitney UK course.

THE COURSE CONTENT

All three courses cover some basics of property investing but, in our view, nothing that can't easily be obtained from

PHOTOGRAPHY STUDIO 21, GETTY IMAGES



other sources, such as books, magazines or the internet (see 'Further information', overleaf). For example, Inside Track spent almost a morning explaining repayment and interest-only mortgages, fixed, capped and variable rates and flexible or current account mortgages – useful, but information you can easily get elsewhere.

Important information (that is also widely available) on how to get finance, tax issues, and how to work out what type of property investing would be right for you – essentially, buying to let or buying to sell – was also covered on all the courses. However, often these sessions were too long and covered too much ground. Our researchers thought delegates looked as though they were suffering from information overload and losing concentration.

Many sessions on the courses are 'motivational'. On the Whitney course delegates are told to think positively and surround themselves with 'green lighters' (positive people), as opposed to 'red lighters' (negative people). Red lighters can include family and friends who might be trying to warn you of the risks. Both the Whitney and Inside Track trainers talk about getting out of your comfort zone and taking risks to succeed, and Warren Borsje talks about learning to ignore the 'n't words' (like can't or don't). These sessions often included long 'rags to riches' stories of how the trainers made their millions.

On the Whitney course, there was lots of cheering, clapping and repeating the Whitney mantra: 'The word for the weekend is: "yes", the phrase is: "yes I can", and the sound is: "cha ching".

Overall, our researchers found all three courses to be heavy on the psychology and light on information that might have really helped people with the realities of property investing.

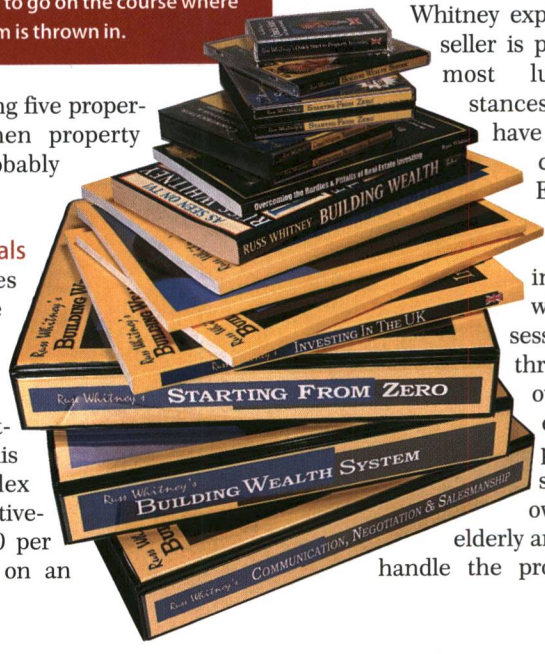
IRRESPONSIBLE ADVICE

One of the main messages from all three courses is that you can become a successful property investor without using any of your own money. Delegates are encouraged to raise money using credit cards, remortgaging their own property, even borrowing from family and friends. We think this could encourage people to build up unmanageable levels of debt.

Only the Inside Track course highlights some of the risks. One speaker even said that, if you are not comfortable with the thought of buying five properties a year, then property investing probably isn't for you.

BUILDING WHOSE WEALTH?

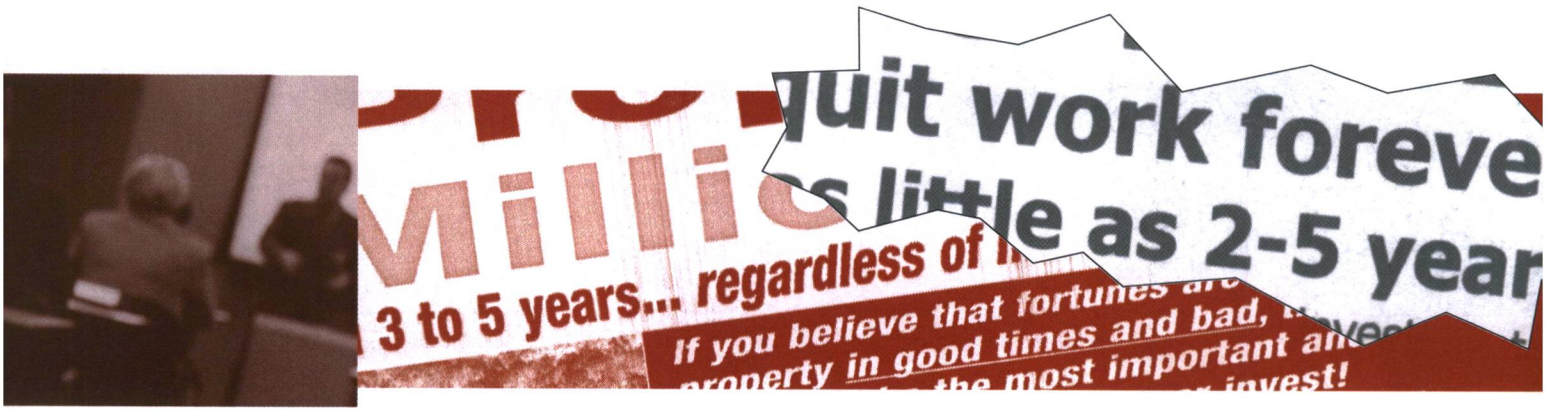
The Russ Whitney Building Wealth System consists of five videos, 14 CDs, six books and a tape. Having waded through it all, our researchers found much of the content is duplicated and is very specific to property investing in the USA. In fact, only one book and one video specifically relates to the UK, but you can't buy these separately – you have to pay a staggering £1,169 for the whole system, or £1,868 to go on the course where the Wealth System is thrown in.



No money deals All the courses covered in some depth an obscure practice known as 'gifted' or 'ghosted' deposits. This is a complex method of effectively getting a 100 per cent mortgage on an investment property. While this practice is common in the States, it is rarely used or understood here. Only experienced property investors would have the means to use it as most people would not be able to find a lender or a solicitor familiar with the concept. Our researchers felt that delegates on all three courses struggled with this concept.

On the Warren Borsje Education course the trainer admitted that this can be a difficult concept to get across to the people you are buying the property from. Inside Track made it clear that this sort of deal is more likely to work only when you are buying from developers or builders. A lot of time was spent on this subject, yet most course delegates would be unlikely to act on it.

Distressed sellers All the courses recommend you find a 'motivated' or 'distressed' seller, in other words, someone desperate to sell, to get a good price. In his book, *Investing in the UK*, Russ Whitney explains: 'A distressed seller is probably one of the most lucrative circumstances an investor will have the good fortune to come across.' Examples of distressed property sellers given included 'someone who is facing repossession, a couple going through a divorce, an owner who is experiencing some sort of personal crisis, such as illness....an owner who may be elderly and no longer able to handle the property...' In other ▷



words, you can't afford to be too sympathetic for the people you are buying from if you want to be a successful investor.

Buying to let All the courses lay a lot of emphasis on buying property to let, but only the Inside Track course covered crucial health and safety regulations that landlords must meet.

POOR TRAINING METHODS

A professional trainer we spoke to said that, for the price these companies were charging, she would expect much of the training to be in small groups so that people could receive individual attention. It is good practice for trainers to limit sessions to around 40 or 45 minutes. They should also include exercises or examples to reinforce the training and test that delegates have fully understood the material.

In contrast, sessions on all three courses were often between one and two hours long without a break. There was little attempt to ensure understanding or clarify that delegates were keeping up – which our researchers felt many weren't doing.

Small groups were out of the question, because of the number of delegates. The Whitney course we attended had around 100 delegates and the Warren Borsje course around 200. Inside Track also crammed just under 200 people on to its course, despite the fact that it had written to our researcher stating that 'the seminar will run on a workshop-type basis'.

THE CATCH

The real purpose of these courses becomes clear when the trainer tells you about the advanced training and help with buying properties that the companies offer. Our researchers felt that the courses they'd done were structured so that some delegates would feel overwhelmed by all the information and unconfident about investing in property on their own. As such, they would then be more likely to sign up for the next step.

With Whitney UK, you could choose from a variety of extra training packages costing between £5,990 right up to £18,990 for two people. Again, these prices were the 'discounted' ones that you paid if you signed up on the day. The normal cost, in most cases, they claimed was nearly double.

Warren Borsje Education offers its Millionaire Masterclass for a mere £3,980. It gives you the chance to buy property through Warren Borsje Education and takes you step by step through the deal. The price includes a 'sourcing fee' for the first property – but for any properties you buy after that, you pay 2 per cent of the purchase price to Warren Borsje.

Inside Track calls its extra package 'upgrading'. For a lump sum and a monthly fee, it will find properties for you and offer them at a 15 per cent discount. The Gold package sources properties in the UK and this costs £3,995 plus £99 per month membership fee. The Platinum package finds properties abroad as well as in the UK and this costs £4,995 plus £115 per month. For this extra fee you also get access to Inside Track's website.

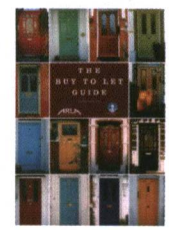
DID YOU GET RICH QUICK?

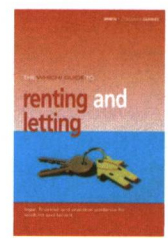
We'd like to hear about your experiences if you've been on a get-rich-quick property scheme and attempted to buy property as a result of it. Please write to Property schemes, Department THU, PO Box 44, Hertford X, SG14 1SH, or you can email us at helpwanted@which.net.

FURTHER INFORMATION

There are plenty of sources of good information on property investment. Here's a selection to start with.

- See the advice on the Association of Residential Letting Agents' (ARLA) website. You could also do its half- and one-day training courses at £115 and £175 plus VAT for non-members. ARLA has also produced a free, 220 page, *Buy-to-Let Guide* in association with the Council of Mortgage Lenders. The guide includes information on landlords' responsibilities, how to do your research, investment pitfalls, and how to furnish a rental property. You can obtain a copy of the guide from any ARLA member or any mortgage lender offering buy-to-let mortgages. See p58 for contact details.
- **Do an internet search using the words 'property investing' or 'buy to let' and you'll get dozens of useful links to information. Some charge for information, but mostly less than £50.**





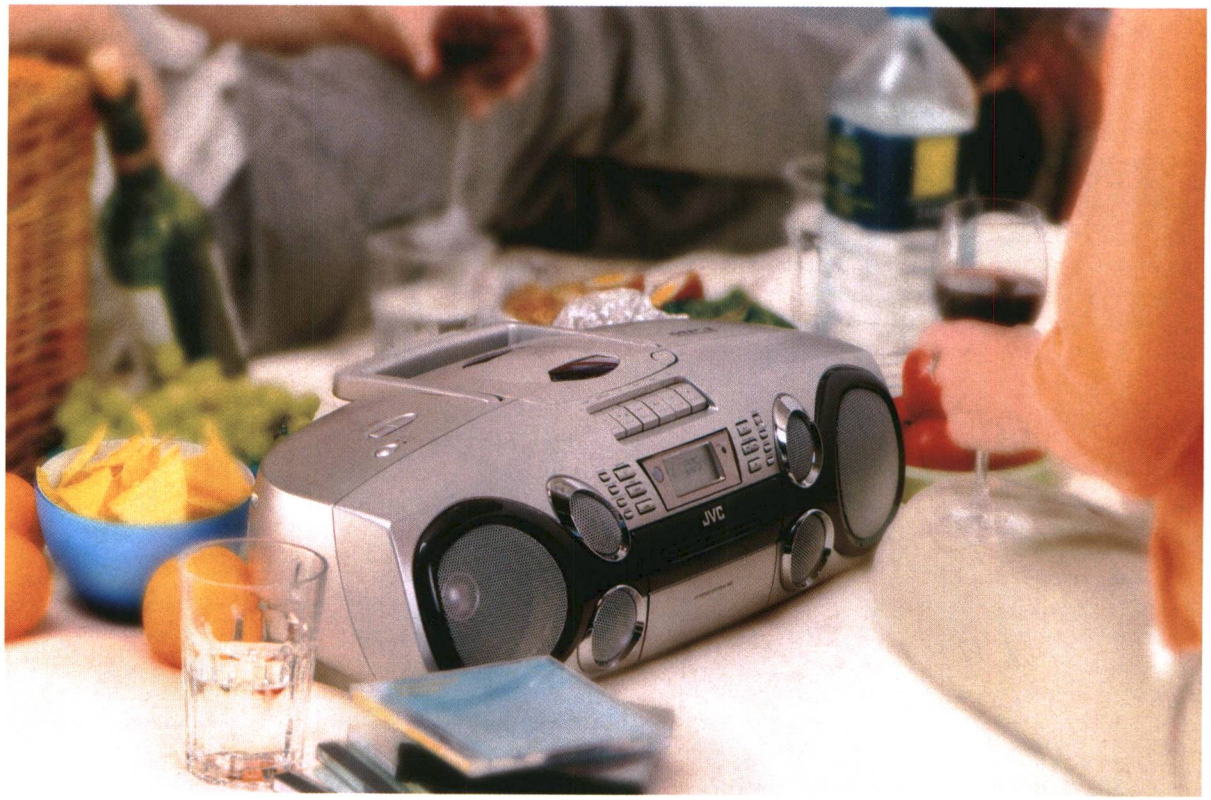
- Join a local private landlords association. Look in the telephone book or on the internet for your nearest one.
- **Buy *The Which? Guide to Renting and Letting*, £11.99, by calling 0800 252 100 – quote code RENT (BKX03).**
- Read 'Buying to let?', *Which?*, June 2002, p42.

OUR VERDICT

We believe the claims used in the adverts for these courses are misleading. The courses seem to be structured so that many people are left feeling they can't succeed without more training, which they must then pay ludicrous amounts for. At best, they are overpriced for the information they provide, at worst they encourage people to get into debt and underplay the real risks involved in this type of investment. We've passed our concerns to the Department of Trade and Industry.

We've also complained to the Advertising Standards Authority about the Warren Borsje Education advert, which we consider particularly misleading. It implies that various publications, such as *The Independent* and *The Times*, recommend the course by saying 'as featured' in them. In fact, the publications 'featured' the company in a negative light.

After the courses, our researchers decided not to become property investors but to be 'red lighters', and to stay in their 'comfort zone'.



BOOGIE BOXES

Party anywhere with a portable stereo, but don't count on having good sound

Lindsey Smith picks out the best portable stereos from the rest

Portable stereos are ideal for picnics and outdoor parties. Or you might want to use one in different rooms, such as the kitchen or a bedroom, for example. But, if sound quality and clear radio reception are important to you, you'll probably want one only as a second stereo, as they won't do justice to your music.

Typically, portable stereos consist of a CD, cassette, radio and built-in amplifier and speakers, all in one box that runs off batteries as well as mains. We chose a selection of popular models and pitched them against three leading-brand micro systems. These have similar components, but they're mains-only and have separate speakers. Given that the most expensive portables cost more than some micro systems, we wanted to compare their quality. There was no contest. The micros won hands-down. But, if portability is essential to you, we've picked the best of the bunch.

FEATURES

Portable stereos are not generally loaded with bells and whistles. Here, we look at some of the features you might find on them. The summaries, overleaf, show which features our Best Buys come with.

General features If you want to use your player as an alarm clock, look for one with a clock timer. You can also use it to record from the radio when you're out. A sleep timer can be set to turn off the stereo after a certain time. All our Best Buys have a remote control and a headphone socket.

Tone controls All the Best Buys, except for the Panasonic RX-ES27, have some form of bass boost – this increases the bass frequencies and can improve the sound, particularly for rock and dance music. Some models have preset sound 'contours'. These are used to adjust the tone to suit particular types of music, such as rock or classical, by boosting specific parts of the frequency. However, we're not convinced that they are very useful.

CD features The CD units all offer memory play (where you can select the track order you want) and repeat play (of a single track or the whole disc), and the Best Buys all have random play. Some have direct track access – so you can go straight to the track you want to hear rather than having to scroll through them individually. If you do a lot of recording from CD to tape, it's useful to have an edit feature to ensure that only complete tracks fit on the cassette. Only the Panasonic RX-ES27 offers this. However, it's still illegal to copy commercial music from one format to another (see 'Ask the experts', p48, in last month's *Which?*). The JVC can play pre-recorded MP3 CD-Roms – these can store vast amounts of music on one CD in MP3 format.

None of the CD players has an anti-shock memory feature, so they may jump if you play CDs on the move. However, most can cope with gentle walking.

Cassette features All the models have a single cassette deck, except for the Goodmans GPS280 and the Hitachi CX-1, which don't have a cassette deck at all. However, the Goodmans has output phono sockets so you could connect it to an external tape deck or a minidisc recorder. The tape decks on all but the Panasonic RX-ES27 have old-fashioned, mechanical 'piano' keys which can't be operated by a remote control. Some ▷

BEST BUYS

None of the portables delivered good sound quality across the board for all the components (the CD, cassette and radio). To choose from our Best Buys, you need to decide which component is most important to you and which features you want. If you don't really need a portable model, go for a micro system (see 'The micro systems', opposite) instead.

- **Where no store is mentioned next to the high-street price, the model is widely available at that price.**
- **See 'Features', p47, for an explanation of features mentioned here**
- **Sound quality ratings are for CD/cassette/radio**
- **See 'Our tests', opposite, for an explanation of radio reception**

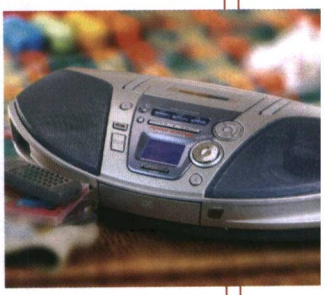
Panasonic RX-D25

High-street price **£70**
Online price **£64** from
www.empiredirect.co.uk

Features ☆ The only model with a cue/review feature on the cassette deck for manual fast scanning of the music. It also has auto sync recording.
Ease of use ○ The source selector button was chunky and easy to use, and programming the radio and CD was straightforward, but the tape controls were stiff. Inserting the batteries was fiddly, especially as it takes two different types.
Sound quality ☆/◒/○
Radio reception ○
Verdict One of the more economical models to run. The cassette player's sound quality was disappointing.
TOTAL TEST SCORE 62%

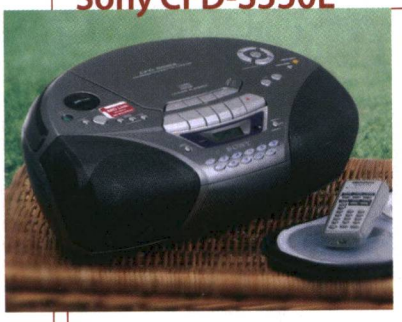
Panasonic RX-ES27

High-street price **£90** Online price **£86** from
www.appliance-direct.co.uk



Features ☆ This model boasts Dolby B noise reduction to reduce the background hiss on cassettes. It's the only model with a tape counter. Also, an editing feature aids recording from CD to cassette by preventing tracks being cut off mid-way through. The radio has 'auto preset store' which scans the bands and puts all the stations with strong signals into presets. Other features include both sleep and clock timers, direct access to CD tracks from the remote control, and auto sync recording.
Ease of use ☆ Of the Best Buys, this was the easiest to use. It has the only cassette deck with electronic, push-button controls rather than the old-style mechanical keys. They're easy to use and can be operated using the remote control (except for the record function). Programming the CD and radio is straightforward. On the downside, the labelling is poor, and it's heavy, especially with batteries.
Sound quality ☆/◒/☆
Radio reception ○
Verdict The cassette sound quality doesn't live up to the promise suggested by all its features. Battery running costs are the highest of all the models on test. The radio is particularly power hungry compared with the others on test.
TOTAL TEST SCORE 66%

Sony CFD-S550L



High-street price **£90** Online price **£67**
from www.empiredirect.co.uk

Features ☆ It has both input and output connectors allowing you to connect it to another device, such as a minidisc player. It has a sleep timer but no clock timer. There's a long-waveband on the radio and direct track access on the CD player.
Ease of use ○ It's easy to program the radio presets and CD tracks, but the controls are poorly labelled.
Verdict A reasonable all-rounder with one of the better cassette decks.
Sound quality ☆/○/○ **Radio reception** ○ **TOTAL TEST SCORE 68%**

JVC RC-BM5

High-street price **£130** from Comet
Online price **£107** from www.be-direct.co.uk

Features ☆ Can play MP3 CD-Roms. The CD player has direct track access via the remote control and auto sync recording.
Ease of use ○ This model was let down by its small, fiddly buttons, cluttered layout and hefty weight. The aerial clashes with the handle.
Sound quality ★/◒/★
Radio reception ☆
Verdict Best on test and the only set to get close to the micros for CD and radio sound. Good radio reception, but poor cassette performance – it didn't play tapes at an accurate speed – and rather power hungry when playing CDs.
TOTAL TEST SCORE 69%

Sanyo DTA-150

Price **£70** from Argos and from
www.argos.co.uk (but the internet site charges £4 for delivery)

Features ☆ A hybrid between a portable and a micro system. It doesn't run on batteries or have a carrying handle, but its built-in speakers make it easy to move from room to room. Its triangular shape makes it particularly suited for positioning in a corner – for example, on a kitchen worktop. It has both sleep and clock timers, direct CD track access from the remote control, and auto sync recording.
Ease of use ○ The CD and radio were easy to program and the display was clear and bright. However, its instructions were poorly presented, and the tape controls were difficult to read.
Sound quality ☆/○/☆
Radio reception ○
Verdict One of the better tape decks, but this stereo isn't a good choice if you want to pump up the volume.
TOTAL TEST SCORE 65%

PHOTOGRAPHY JAMES DUNCAN

models have auto sync recording which makes it easier to achieve clean starts when recording from the CD.

Radio features All the Best Buys have digital electronic tuning with an LCD display and presets to store your favourite stations. But some models on test have old-fashioned manual tuning dials and mechanical displays which are generally more difficult to tune.

The Goodmans GPS280 has a DAB (digital audio broadcasting) tuner as well as an analogue one. The digital tuner worked well, although its radio sound quality was disappointing. (See 'Music by numbers', p28, in last month's *Which?* for more on digital radio.)

Our Best Buys have a mono switch on the FM tuner which improves the signal when reception is poor.

OUR TESTS

We put the portable stereos and three micro systems through a series of laboratory tests to rate their sound quality and assess their ease of use. Our expert listeners were generally disappointed by the sound quality of the portables. They thought that four of the CD players were less than acceptable, and that all the tape decks fell into the low-performance, 'budget' category. Cassettes typically sounded dull and muffled and suffered from considerable background hiss.

To assess the radios' reception, we measured their sensitivity (how well they receive weak signals), their selectivity (how well they tune out strong signals close to the required station), and their signal-to-noise ratio (how clearly the tuners transmit signals). There was a wide variation in performance but those with digital tuners tended to outclass the mechanical ones.

Overall, the portables were fairly fiddly to use – only two received good ratings in our ease-of-use tests.

UNUSUAL MODELS

Curves are in – with portable stereos, that is. However, two of the models on test stand out from the rest. The Goodmans GPS280 is flat with upward-facing speakers and the Hitachi CX-1 has a folding case, rather like a laptop computer (see the pictures, below). It won't play with the lid closed so you can't use it on the move.

THE MICRO SYSTEMS

If portability isn't crucial, we recommend you go for a micro system instead of a portable one. They usually have more features and better sound quality than portables. With most, you can attach an external aerial to give better radio reception. We included three models in our test – the JVC UX-H33, the Philips MC-120, and the Sony CMT-EP313. The Sony did best – its sound quality is consistently good for CD, cassette and radio, it had a good range of features, and is very easy to use. It costs £90 from the Co-operative Group or £79 from www.hughesdirect.co.uk/which

The Sony CMT-EP313 was the toast of the test

Bush SCD323

Bush SCD314R

Goodmans GPS280

Goodmans GPS215R

Hitachi CX-1

Hitachi CX-65

Philips AZ1310

PORTABLE STEREOS

PRODUCT	SPECIFICATION				RATINGS								
	Price (£)	Dimensions hxwxd (cm)	Weight (kg)	Battery number and type	Features	CD sound quality	Cassette sound quality	Radio sound quality	Radio reception	Maximum volume level	Running cost	Ease of use	Total test score
Bush SCD323	30	16x32x23	2.8	8 x C	◒	◒	●	◒	○	●	☆	◒	38
Bush SCD314R	*35*	19x36x22	3.8	8 x D	◒	○	◒	○	○	☆	☆	◒	50
Goodmans GPS280	115	12x46x21	3.1	8 x C	◒	●	see[1]	●	○	☆	○	◒	36
Goodmans GPS215R	35	17x28x29	2.8	8 x C	◒	●	●	●	◒	◒	☆	◒	35
Hitachi CX-1	65	12x38x30	3.3	6 x C	●	◒	see[1]	◒	○	○	○	☆	43
Hitachi CX-65[2]	*40*	15x41x26	3.1	8 x C	◒	☆	◒	○	○	○	☆	◒	52
JVC RC-BM5	130	17x53x26	5.6	8 x D[3]	☆	★	◒	★	☆	★	○	○	69
Panasonic RX-D25	70	17x42x28	4.5	6 x D[3]	☆	☆	◒	○	○	★	☆	○	62
Panasonic RX-ES27	90	15x53x28	5.8	8 x D[3]	☆	☆	◒	☆	○	☆	◒	☆	66
Philips AZ1310	50	18x40x23	3.2	6 x C	◒	○	◒	○	☆	◒	○	◒	50
Sanyo DTA-150	70	20x43x18	3.4	see[4]	☆	☆	○	☆	○	◒	see[4]	○	65
Sony CFD-S550L	90	17x39x27	3.8	6 x D	☆	☆	○	○	○	★	○	○	68

1 No cassette player 2 Has been discontinued. Limited availability 3 Needs additional batteries for memory back-up 4 Mains only

NOTES

Portable stereos highlighted in red are Best Buys and are featured in the summaries, opposite.

Specification
This is the **price** you can expect to pay by shopping around on the high street. For models that aren't widely available, we give the manufacturer's guide price in *italics*. Cheaper prices may be found online. We've given some online prices in our Best Buy guide.
Dimensions are rounded up. All models have either a top-loading CD player or a lid, so allow some additional vertical space for this.
Weight includes batteries where applicable.

Ratings
This is a rating of the range of **features** the models have. We give more weight to the features we think are most useful (see 'Features', p47).

A panel of experienced listeners rated each model's **CD, cassette and radio sound quality**.
The **radio reception** rating is a measure of the radios' sensitivity, selectivity and signal-to-noise ratio (see 'Our tests', above).
We recorded the **maximum volume level** at which the amplifier 'clips' the sound, after which it becomes unacceptable to listen to.
The **running cost** is a comparative rating based on how efficiently the stereos run on batteries. The model with a ◒ rating was particularly power hungry while those with a ☆ were more efficient.
Ease of use of the CD, radio and cassette components and of the instructions was assessed by our lab testers.

TOTAL TEST SCORE

This score takes into account all our test results. It ignores price and reliability, and gives more weight to the more important tests. The weightings are:

Sound quality	40%
Useful features	20%
Technical tests	20%
Ease of use	15%
Weight	5%

KEY
best ★ ☆ ○ ◒ ● worst

PACK PROTECTED

The Karrysafe back pack and, inset, the combination lock that secures the scroll top

Strolling around town with a daysack on your back can make you a target for street crime, so we were interested to hear about a new anti-crime daysack. The Karrysafe scroll-top back pack, £69, is made from slash-proof material and has a Velcro seal, which means you can hear it being opened. It also has two combination locks – one secures the scroll top, the other lets you secure the bag to stationary objects like a table. We tested it against a Best Buy daysack – Lowe Alpine Pax 20, £25 – from our last rucksack report, 'Pack it in!', *Which?*, July 2001, p46.

We timed how long it took to remove items from both bags while being worn, first by simply opening them. We pulled items out of the Lowe Alpine pack in just three seconds. It took ten seconds to remove items from the Karrysafe pack as we found it fairly easy to pick the lock. The manufacturers tell us they are improving this.

Second, we tried cutting into the fabric with a Stanley knife. It took just eight seconds to remove items from the Alpine Lowe pack. However, the Karrysafe anti-slash layer was an effective barrier – it took more than ten times longer (a minute and a half) to get items out.

Three users tried both packs and said there isn't much to choose between them when taking them on and off and adjusting the straps. The Karrysafe pack is more difficult and time consuming to load and unload, though.

Karrysafe is part of a Design against Crime project. It isn't cheap, and the locks need improving, but its security features are certainly a deterrent against thieves. Order from Karrysafe on **08000 388121** or **www.karrysafe.com**.

Credit where it's due

The new pension credit could mean more money for millions of pensioners aged 65 or over. It's aimed at people with a small private pension or savings and could mean up to £14.79 a week extra for a single person and up to £19.20 a week extra for a couple.

You're likely to get some pension credit if you are single and your weekly income is less than £139.10, or less than £203.80 between you if you have a partner. You may also be able to get pension credit even if your income is higher than this, for example if you're severely disabled, or look after a severely disabled person.

Pension credit is two benefits in one. The first part guarantees everyone aged 60 or over a means-tested minimum income – £102.10 for single people, £155.80 for couples. This replaces the old Minimum Income Guarantee.

The second part provides a means-tested top-up to over-65s with a small private pension or savings to reward them for having saved. For more details on how this works, call 0845 307 4000 for our free factsheet (code PCREY2)

You can apply by phoning the Pension Service on 0800 99 1234. More details on pension credit can be found at The Pension Service's website www.thepensionservice.gov.uk/pensioncredit.

KEEPING TABS ON YOUR KIDS

Help could be at hand for anxious parents thanks to a new mobile service. MapAmobile allows you to locate a mobile without the person at the other end being any the wiser. Could this be the perfect way to keep tabs on your children without hassling them, or is it all a bit Orwellian? We enlisted the help of three parents to find out.

MapAmobile works by locating the whereabouts of SIM cards belonging to registered mobiles. Anyone can register a mobile, but its user must consent to the service by text message and will receive regular reminders that they are being monitored. Once the service is set up, you can request location reports by phone, text or online and even set up alerts to tell you when the mobile moves from a particular location. A typical search result might be 'Gemma is in the vicinity of Carnaby Street, London W1' together with the date, time and accuracy of the location.

You can sign up online or by using a MapAmobile pack from Carphone Warehouse. Registration costs £30, which includes up to £6 of credit towards location requests, which cost 30p each on top of the cost contacting the service.

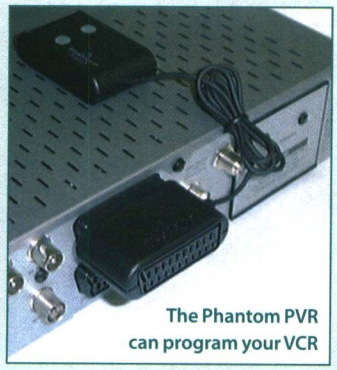
Two of our three parents thought that MapAmobile was a good idea in principle and that it would provide peace of mind. Jackie Taylor, who recently lost a phone, thought it would be helpful if this happened again. Unfortunately, she encountered difficulties signing up

PHOTOGRAPHY ALAMY, CORBIS, GETTY IMAGES, JASON HARRIS

Ghost in the machine

The Phantom PVR, £30, is a small device that may appeal to anyone with a Sky satellite receiver who's fed up with programming the video.

It links between your satellite set-top box and your VCR using Scart connectors. Once set up, if you want to record TV programmes, you simply select them from the Sky on-screen electronic programme guide (EPG). The Phantom does the rest, telling the VCR to switch to the correct input and when to start and stop recording. Programming your video recorder – something many of us still find a pain to do – becomes a thing of the past. Another benefit is that, even if schedules change or programmes run late, provided the EPG is updated, the VCR will still record the right programme. It works by detecting a signal from the Sky box when a selected programme begins and sending the appropriate remote control signals to the VCR via its infrared transmitter. You 'teach' it the appropriate codes using the existing remote control, so it will work with any VCR. It's simple to set up, requiring just two connections, and it magnetically attaches to the side of the satellite receiver. Once you've selected the programmes on the Sky EPG, you just set the receiver to 'autoview' and the Phantom PVR does the rest. The only thing you have to do is make sure there's a tape in the VCR.



The Phantom PVR can program your VCR

Some modern VCRs can perform this trick without the need for the Phantom. To do this, they need a feature known as Scart link, which we detail in our VCR articles. However, if your VCR doesn't have this, we're happy to recommend the Phantom PVR to Sky satellite users.

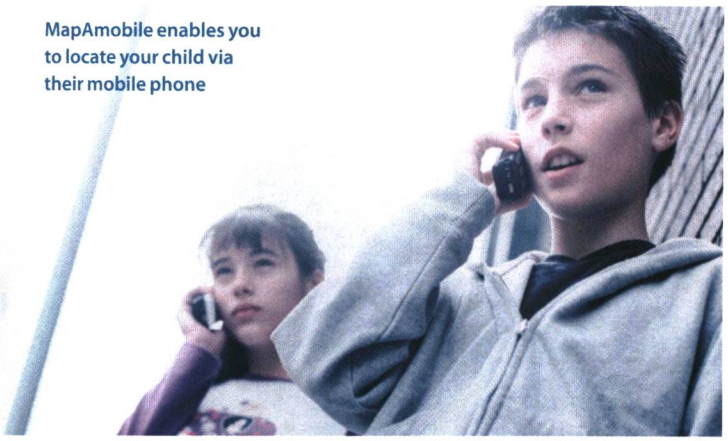
See www.phantompvr.com for a full list of stockists. It can also be bought online from phantompvr@debbieflint.com or mail order on 01483 235600.

roundup

ALL YOU NEED TO KNOW ABOUT MEDICINES

We've probably all taken medicines at some point in our lives, but do you know how they work or how they should be used? Ask about Medicines Week (AAMW) could help. It takes place from 12 to 19 October and aims to improve our understanding of medicines.

A number of local and national activities are planned, which will give people the opportunity to ask questions and raise concerns about their medicines. A handy card with key questions that you should ask about medicines will be distributed via GP surgeries, pharmacies, supermarkets and walk-in centres. For more information, see **www.askaboutmedicines.org**.



MapAmobile enables you to locate your child via their mobile phone

and was told to await a refund and then re-register, so wasn't able to try out the service. Paul Hunter was less sure about the service. 'Initially I thought it was an invasion of privacy – a bit big brotherish'. Neither Paul nor Judy Chubb, our other triallist, felt that the information they received was terribly useful. Judy found that the locations were too imprecise and sometimes inaccurate. 'One day my daughter Holly was in Harlow town centre, but according to MapAmobile she was in the park'. Paul was disappointed that the margin of error was so great that his son, Ryan, could have been in the next town and not where MapAmobile said he was. A spokesperson from MapAmobile told us that accuracy depends on the density of mobile phone masts, so it's probably better in built-up rather than rural areas. On balance, our triallists didn't feel the service was useful enough to merit the cost.

RAC has the Solution

The RAC has introduced a new way to deal with breakdowns – stop them happening in the first place – with the launch of its new range of breakdown packages, called 'Solutions' (currently only available in mainland UK).

Solutions includes a free 28-point annual car check and advice on how to reduce the risk of breaking down. RAC inspectors carry out the checks in supermarket or shopping centre car parks within a 25-minute drive of most members.

If you don't call out a patrol in any year, you will receive a 10 per cent discount for the following year. This increases by 10 per cent a year, up to a maximum of 50 per cent after five years.

There are four levels of Solutions packages available in addition to basic roadside cover, with prices starting at £88 for Solution 1.

Although the RAC didn't perform as well as some of the other breakdown services in our latest update (see *Which?*, September 2003, p55), we welcome the changes it's made, and look forward to seeing how members benefit from them.

For up-to-date information on breakdown services and prices, see **www.which.co.uk/whichextra**.

Hopefully, the RAC's new range of breakdown packages will stop breakdowns happening in the first place

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) AER[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit (£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet	3.75[2]	3.75[2]	3.75[2]	3.75[2]	1		✓
Cahoot Savings	internet	3.85	3.85	3.85	3.85	1		
Coventry BS NetSave Instant III	internet		4.00	4.00	4.00	500		✓
Halifax Web Saver	internet	3.85	3.85	3.85	3.85			
ING Direct (UK) Savings Account	post/tel/net	4.09	4.09	4.09	4.09	1		
Northern Rock Tracker Online	internet	3.95[3]	3.95[3]	3.95[3]	3.95[3]	1		
NOTICE ACCOUNTS								
L&G 50 Day Notice Tracker	post/phone	3.74	3.74	3.74	3.74	1	50	
Safeway Postal Notice	post		3.75	3.75	3.75	500	60	
Scottish Widows 60 Day	post/phone	3.51[4]	3.51[4]	3.51[4]	3.61[4]	100	60	
Staffordshire BS 7 Day Notice Postal	branch/post				3.68	10,000	7	
Tipton & Coseley BS Premier 90	post			3.45	3.55	5,000	90	
Universal BS Direct 90	post/phone			3.50	3.55	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months
3 Includes a bonus of 0.4 per cent payable for first six months 4 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 9 September 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We show the **minimum initial deposit** and any **notice** period, and indicate in the footnotes whether an account meets the government's Cat standards and whether it accepts transfers from other Isas.

Most of the Best Buys offer the same rates for their Tessa-only Isas.

	INTEREST (%) AER							
	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000-£11,999	£12,000-£14,999	£15,000	Minimum initial deposit (£)	Notice (days)
Abbey National[2]		3.20	3.55	3.85	4.00	4.00	3,000	
Buckinghamshire BS[2]	3.25	3.60	3.85	4.00	4.00	4.00	100	
HSBC[1,2]	3.10	3.45	3.45	3.75	3.75	4.10	1	
Intelligent Finance[1,2]	3.90	3.90	3.90	3.90	3.90	3.90	1	
Julian Hodge Bank[2]	3.80	3.80	3.80	3.80	3.80	3.80	250	90
Kent Reliance BS[1,2]	4.00	4.00	4.00	4.00	4.00	4.00	1	
Lloyds TSB[1,2]	2.75[3]	3.75	3.75	4.00	4.00	4.00	10	
RBS	2.80[4]	3.60	3.85	3.95	3.95	3.95	1	60
Safeway[1,2]	3.95	3.95	3.95	3.95	3.95	3.95	10	
Scarborough BS[2]	3.80	3.90	4.00	4.00	4.00	4.00	10	
Shepshed BS[2]	3.90	3.90	3.90	3.90	3.90	3.90	100	60
Tipton & Coseley BS[1]	3.80	3.80	3.80	3.80	3.80	3.80	1	7

1 CAT standard 2 Accepts transfers 3 3.per cent paid on balances from £1,000 to £2,999
4 3.2 per cent paid on balances from £500 to £2,999

All rates correct at 9 September 2003 Based on data supplied at www.moneyfacts.co.uk

REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in red) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual interest rate before tax (including bonuses) on balances of £100, £1,000 and £2,500. Most accounts pay the same rate, however much you save.

We give the minimum and maximum payments you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can miss deposits, how many withdrawals you can make without losing the interest bonus, and whether you can make extra payments in addition to your regular monthly account. Term is how long the account runs for (where there is no entry, it means there is no set term).

	INTEREST (% AER)			DEPOSITS (£)		CONDITIONS			
	£100	£1,000	£2,500	Min payment (£)	Max payment (£)	Miss deposits	Withdrawals	Extra payments	Term (years)
Bath BS	4.10	4.10	4.10	10	200	0	1		3
Beverley BS	4.35	4.35	4.35	10	150	0	0		5
Birmingham Midshires	4.05	4.05	4.05	20	1,000	0	0		
Britannia BS	3.90	3.90	3.90	20	500	0	1		
Coventry BS	4.25	4.25	4.25	10	250	2	0		3
Derbyshire BS	3.90	3.90	3.90	10	500	1	1		
Dunfermline BS	4.00	4.00	4.00	20	200	0	1		4
Furness BS	4.25	4.25	4.25	50	100	0	0		5
Halifax	4.50	4.50	4.50	5	500	1	1		
Hanley Economic BS	4.40	4.40	4.40	25	1,000	0	1		
Leeds & Holbeck BS	4.50	4.50	4.50	20	250	0	1		
N&P	3.70	3.95	3.95	20	1,000	0	1		
Skipton BS	4.25	4.25	4.25	25	500	2	1		
Yorkshire BS	4.30	4.30	4.30	10	100	0	0		3

All rates correct at 9 September 2003 Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

REWARD FOR SPENDING

Some credit cards give you money back just for using your card. Cashback cards typically give you between 0.5 and 1 per cent of your spending on your card.

Several years ago there were only five credit cards that gave cashback, but now there are more than 20. Recently, however, some cards have reduced the amount of cashback they give. For example, when Egg was launched, it gave 1 per cent cashback and had a very competitive rate of 9.9 per cent. Egg's cashback is now half of this, and the interest has risen to 13.9 per cent. Halifax also used to give 1 per cent, but this has now reduced to 0.5 per cent for spending up to £12,000 and 1 per cent above that.

Capital One Circle and American Express Blue are the most generous cashback cards and give you 1 per cent of your spending in a year. For example, spending £400 a month would earn you £48 cashback over the year. Other cards have tiered rates where the amount of cashback depends on how much you spend.

In the table, below, we give details of all the cards that give cashback. We also give details of low introductory rates for balances transferred from other cards and for new purchases, as well as standard interest rates.

All cashback cards are Best Buys for people who don't borrow money on their cards and pay their bills in full each month (full payers). Many are also good value for people who sometimes borrow money on their card (see usual and occasional payers in the table). Smile's Cashback Visa is the only card that is a Best Buy for people who never pay their bills off completely (see never payers in the table).

CASHBACK CREDIT CARDS

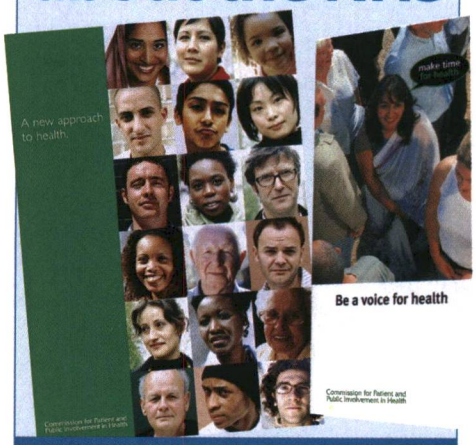
ISSUER	FEATURES		INTEREST RATES					BEST BUYS			
	Days to pay from statement	Cashback (%)	APR purchases (%)	Introductory interest rate for balance transfers (%)	Duration of balance transfer introductory rate (months)	Introductory interest rate for new purchases (%)	Duration of new purchases introductory rate (months)	Full payers	Usual payers	Occasional payers	Never payers
AA Visa	25	0.5[1]	16.9	0.0	6			✓	✓		
Abbey National Cashback[2]	28	0.5 to 1[3]	16.9	1.9	6			✓			
Accucard Cashback Mastercard[4]	20	0.8	14.9[5]	0.0	6			✓	✓	✓	
Alliance & Leicester Moneyback	28	0.5[6]	18.9	1.9	6			✓			
American Express Blue Amex[7]	25	1[8]	18.9	2.9[9]	6			✓	✓		
Capital One Circle Mastercard	26	1	16.9	5.9	until debt repaid			✓	✓	✓	
EasyMoney Cashback Mastercard[4]	20	0.8	13.9[5]	0.0	6			✓	✓	✓	
Egg Visa[10]	14	0.5	13.9	0.0	1 Mar 2004	0.0	1 Mar 2004	✓	✓	✓	
Halifax Classic Cashback	25	0.5 to 1[11]	17.9	0.0	5			✓	✓	✓	
Halifax Gold Cashback	25	0.5 to 1[11]	16.9	0.0	5			✓	✓	✓	
Halifax Platinum Cashback	25	0.5 to 1[11]	14.9	0.0	5			✓	✓	✓	
Leeds & Holbeck Mastercard	25	1 to 0.5[12]	16.9	5.9	until debt repaid	0.0	6	✓	✓	✓	
Lloyds TSB Create Card Mastercard	25	up to 0.5	14.9[5]	0.0	6			✓	✓	✓	
More Than Mastercard	20	0.8	17.9[5]	0.0	5			✓	✓		
Morgan Stanley Cashback Mastercard[2]	25	1 to 0.5[12]	16.9	0	6	0.0	6	✓	✓	✓	
Nationwide BS Cash Reward[13]	25	0.5[14]	15.9					✓	✓		
RAC Visa	28	0.5	16.9	0.0	6[15]			✓			
Smile Cashback Visa[13]	15	0.5	10.5[16]					✓	✓	✓	✓

Correct at 22 August 2003

FOOTNOTES

1 Up to a maximum of £75 a year. You can opt to receive AA rewards instead of cashback
2 Also available as a platinum card with same features, rates and charges as the standard card
3 0.5 per cent for spending of up to £500 a month and 1 per cent for spending over £500
4 Combination of interest rates, cashback and annual fee can be varied by cardholder
5 Rate varies depending on credit scoring
6 0.5 per cent up to £20,000 of spending a year plus 10 per cent of any interest you have paid during the year
7 £15 administration fee if spend is less than £500 a year
8 2 per cent for the first three months
9 Then 9.9 per cent until debt repaid
10 You need internet access to apply for this card
11 0.5 per cent of spending up to £12,000 a year, then 1 per cent of the value of spending up to £25,000 a year
12 1 per cent of spending up to £2,000 a year, then 0.5 per cent of all extra spending
13 This is also available as a gold card with the same features, rates and charges as the standard card
14 1 per cent for the first six months
15 Eight months for RAC members
16 Rate is 9.9 per cent if you have a Smile current account

Have your say about the NHS



The new PPI forums aim to get ordinary people involved in local health services

If you want to have a say about how your local health services are run, now's your chance. The Commission for Patient and Public Involvement in Health (CPPIH) wants to recruit over 4,500 volunteers to serve as members of new local health forums.

The CPPIH is setting up nearly 600 independent local Patient and Public Involvement (PPI) forums across England. There will be one PPI forum for every primary care trust (PCT) and NHS Trust. Each forum will advise and monitor the PCT or NHS Trust to which it is attached.

The PPI forums will be up and running from December 2003, replacing 184 Community Health Councils (CHCs). Until now, CHCs were responsible for representing the views of local users of health services to each health authority. The new PPI forums will perform a greater range of functions and, like CHCs, they will have statutory powers.

The principle aim of the new forums is to ensure that decisions made about health services, and health matters generally, take into account the views and experiences of patients and the public. Potentially, this means the public could have a strong influence over the standard of local health services. Sharon Grant, Chair of the Commission, says: 'The arrival of the forums presents a unique opportunity to put the public at the centre of health, and to reform the whole culture of health care.'

If you're interested in becoming a PPI forum member, call 0845 120 7115 or register at **www.maketimeforhealth.org**.

WHICH? extra

best buy monitor

In the table below, we show the current cheapest places to find Best Buys from previous reports. Also, starting opposite, we've updated our Best Buys for vacuum cleaners, personal stereos and travel insurance with new tests and analyses. You can find comprehensive buying guides and the full details of our new results on **www.which.co.uk/whichextra**

BEST BUY MONITOR

Best Buys	Price (£)	Where to buy on the high street	Online price (£)	Where to buy online	Notes
DIGITAL SET-TOP BOXES Last report May 2003 Next update December 2003					
These are converters which allow you to watch Freeview, the digital TV service. To find our Best Buys, we check technical performance and assess ease of use – set-top boxes vary in their remote controls and how they implement on-screen menus and TV guides. Our Best Buys have two Scart sockets, which makes hooking up equipment such as VCRs easier.					
Goodmans GDB3	75	Argos	75	tesco.com	A good cheap choice, though not as easy to use as the Nokia. It requires a Scart input on your TV. We tested the GDB2, which was different in appearance and had fewer audio outputs.
Nokia Mediamaster 221T	120	Co-operative Group	122	hughesdirect.co.uk/which	This model offers a good selection of features and it's also particularly easy to use. It scored well in all our ratings.
PVRs Last report May 2003 Next update June 2004					
There are currently only two 'true' PVRs on the market. Other hard-drive recorders are available, but don't have the advantage of an Electronic Programme Guide (EPG). An EPG means that you can scroll through the TV listings on screen and highlight the programmes you want to record. Other hard-disk recorders are available, but they don't have EPGs.					
Pace Twin Digital TV Recorder	348	Comet	301	qed-uk.com	Designed only for use with Freeview. Recording quality is great, but the current EPG is incomplete.
Sky Plus Box	250	Dixons	200	sky.com	Suitable only for use with Sky's satellite digital TV system. There is a £10 monthly fee if you don't subscribe to one of Sky's premium movie or sports channels.
VCRs Last report January 2003 Next report December 2003					
The VCR's not dead yet. Prices are dropping fast and you can now buy a decent VCR for £100. At this price level, you will find some models with atrocious picture quality, but there are also models which excel. If you have a set-top box, look for a model which – like our Best Buy – has spare Scart sockets or VideoPlus deluxe.					
Sharp VC-MH835HM	130	Miller Brothers	103	hughesdirect.co.uk/which	If you're after a cheap VCR, this is a great choice. Picture quality is excellent, sound is reasonable and it's easy to use.
Discontinued or significantly altered Best Buys Panasonic NV-VHD1B-S					
HOME CINEMA Last report November 2002					
Home cinema systems use multiple speakers to recreate a cinema experience. They're sold as off-the-shelf kits – such as our Best Buy Denon system – or as individual components. A typical system includes a DVD player, an amplifier/decoder, five satellite speakers and a subwoofer speaker, to provide low-frequency special effects.					
Complete systems Denon ADV-1000 plus SC-50HTB (ADV-1000S)	800	Miller Brothers	664	qed-uk.com	Good viewing and listening quality, and a wide range of features. One of relatively few packages that's OK for playing music CDs.
Speakers KEF Coda series (70 80 & 90) & PSW 2050 subwoofer	*1,080*	Independents	950	superfi.co.uk	Excellent surround sound, though hi-fi quality isn't great. Subwoofer upgraded from PSW 2000 and to match speakers.
Discontinued or significantly altered Best Buys Yamaha RX-V630RDS; Infinity Alpha HCS					
HI-FI SEPARATES Last report October 2002 Next report March 2004					
You can spend a lot of money on hi-fi equipment but, in our tests, some of the best performers were also among the cheapest. Good separates are important, but speakers have more impact on sound quality. Our only remaining Best Buy speakers are the B&W DM303 bookshelf speakers, £180 from Superfi.					
Amplifier Yamaha AX-396	120	Richer Sounds	140	hughesdirect.co.uk/which	Offers plenty of power and can support two sets of speakers.
CD player Technics SL-PG4	*80*	Independents	75	hughesdirect.co.uk/which	Excellent sound quality and good features at a reasonable price.
CD recorder Denon CDR-W1500	*450*	Independents	342	hughesdirect.co.uk/which	Two-tray model with good recording quality.
Minidisc recorder Sony MDS-JE480	110	Richer Sounds	100	superfi.co.uk	This model is good value for money and relatively easy to use.
Radio tuner Sony ST-SE370	70	Richer Sounds	84	prcdirect.co.uk	Good reception and sound quality, though it's only remote-controllable through a Sony amplifier.
Matching separates Sony amp TA-FE370 Sony CD player CDP-XE270 Sony MD recorder MDS-JE480 Sony tuner ST-SE370	450	Comet	370	superfi.co.uk	This is a great system, though the high-street price has shot up by £80 since our last update. All the components sound good and have a wide range of features. The tuner and minidisc recorder are also Best Buys in their own rights.
Discontinued or significantly altered Best Buys Sony SCD-XE670					

Where no high-street chain price was found, a guide price is given in *italics*. Phone the manufacturer for local stockists (contact details are on p58). Internet prices include delivery.

BEST BUY UPDATE VACUUM CLEANERS

We've tested 11 new models and found three more Best Buys. Here's how they compare with our existing Best Buys and, in the table below, the main results for all the Best Buys and the new models on test

CYLINDER VACUUM CLEANERS

Two new Miele vacs join the Miele Cat & Dog TT as Best Buys. All three clean well – the main differences are in their filters and accessories.

The cheapest – the **Miele S571** – earned the best test score, though it doesn't have the extras that the other two models have. It's **£119** in John Lewis or **£109** from www.hughesdirect.co.uk/which.

The ***Miele* Cat & Dog TT** has a special filter, to reduce unpleasant smells, and a 'turbobrush', no less, for pet hair – though it's no better with pet hair than the S571. It's **£189** in John Lewis or **£134** from www.hughesdirect.co.uk/which.

The **Miele Revolution 700** has an electrobrush and parquet floor accessories. However, at **£280** from Miller Brothers, it's not cheap. Online, it's **£245** from www.empiredirect.co.uk.

The **Bosch BSG 82000GB Ergomaxx** remains a Best Buy. It's one to avoid if you have laminate flooring or a hairy friend in the house, but it cleans carpets and floorboards well. It's **£149** in Miller Brothers or **£118** from www.hughesdirect.co.uk/which.

UPRIGHT VACUUM CLEANERS

The only upright we've found that cleans well is the Dyson DC07, £280 on the high street or £221 from www.unbeatable.co.uk. But Dyson's reliability is below average, so it misses out on being a Best Buy. So, with some caveats, we recommend two alternative upright vacs.

The **Bosch BUC11700GB Extraxx** is great on hard floors. And its carpet cleaning score rises from ○ to ☆ if you empty it before it gets too full. It's **£195** in Comet or **£165** from www.unbeatable.co.uk.

If you have wooden floors, the **Hitachi CV81D** remains a Best Buy – though, unlike the Bosch, its pick-up on carpet really is quite poor. It's available for **£66** from www.empiredirect.co.uk or for about **£90** from independent shops. Check with Hitachi for your local stockist – see our list of contacts on p58.

● To see the full results in our database of 23 models, visit **www.which.co.uk/whichextra**.

NOTES

1 The cheapest price widely available on the high street or a *guide price*.
2 This measures the distance from the plug to the front of the cleaning head when used for floor cleaning.
3 Dust pick-up from a wool carpet.
4 Dust pick-up from a smooth surface, such as laminate flooring.
5 Dust pick-up from a hard floor with crevices, which simulates vacuuming traditional floorboards.
6 How effectively dust was picked up close to walls and furniture.
7 Level of dust emitted in the exhaust air.
8 Indicates how effective the vacuum cleaners are at retaining allergens.
9 The time taken to clean cat and dog hair from a wool carpet.

TOTAL TEST SCORE

The total score is comprised as follows:

Total dust pick-up	30%
Dust emission	15%
Pet hair pick-up	10%
Noise & energy consumption	10%
Ease of use	35%

VACUUM CLEANERS – UPRIGHTS

		Bosch BUC11700GB Extraxx	Dyson DC07 Animal	Hitachi CV81D	Hoover Pure Power U3470	Oreck XL2205	Panasonic MCE 4001	Vax VS10D
SPECIFICATION								
Price (£)	1▷	195	280	90	85	250	98	88
Weight (kg)		8.8	9.2	7.1	7.3	4.1	6.8	7.3
Reach from plug (m)	2▷	8.4	8.85	6.55	9.4	10.2	7.1	7.9
Capacity (litres)		4.7	3.4	2.8	3.5	8.5	3.8	3.2
Type of dust container		bagless	bagless	paper	paper	paper	bagless	bagless
PERFORMANCE								
Carpet	3▷	○	★	◒	●	◒	◒	◒
Laminate flooring	4▷	☆	★	★	★	◒	○	☆
Traditional floorboards	5▷	★	★	★	★	●	●	●
Along walls and corners	6▷	☆	☆	★	○	★	★	☆
Dust emission	7▷	☆	★	☆	☆	●	☆	☆
Allergen retention	8▷	●	☆	●	●	●	●	●
Pet hair	9▷	○	☆	○	◒	○	○	☆
Noise		●	●	◒	◒	●	◒	●
Ease of use		○	☆	☆	○	○	○	☆
TOTAL TEST SCORE (%)		55	70	55	31	20	39	36

The Miele Cat & Dog TT

VACUUM CLEANERS – CYLINDERS

		Bosch BSG 82000GB Ergomaxx	Bosch ProParquet BSA 2822/02	Hitachi CV820	Miele Cat & Dog TT	Miele Revolution 700	Miele S571	Nilfisk King 540	Sanyo SC 780
SPECIFICATION									
Price (£)	1▷	149	100	50	189	280	119	277	64
Weight (kg)		7.5	6.2	5.7	8	9.6	7.8	9.1	7
Reach from plug (m)	2▷	9.4	8.05	8	9.75	9.5	9	10.45	8
Capacity (litres)		3.2	2.2	4.5	2.5	2.5	2.6	3.1	3.7
Type of dust container		paper	paper	bagless	textile bag	textile bag	textile bag	paper	bagless
PERFORMANCE									
Carpet	3▷	☆	○	◒	☆	☆	☆	☆	●
Laminate flooring	4▷	◒	★	☆	☆	★	★	☆	★
Traditional floorboards	5▷	★	★	★	★	★	★	★	●
Along walls and corners	6▷	☆	☆	☆	☆	☆	☆	☆	☆
Dust emission	7▷	★	★	●	☆	★	★	★	●
Allergen retention	8▷	☆	●	●	◒	★	★	★	●
Pet hair	9▷	◒	◒	●	☆	○	☆	◒	●
Noise		○	◒	○	○	○	○	○	◒
Ease of use		☆	☆	○	☆	☆	☆	☆	☆
TOTAL TEST SCORE (%)		67	59	33	71	73	74	68	30

KEY
best ★ ☆ ○ ◒ ● worst

▷

BEST BUY UPDATE MINIDISC AND MP3 PLAYERS

We've tested 16 new models to update our November report. Here are our Best Buys for music on the move.

Minidisc and MP3 players shrink the amount of digital information required for recording, so you can store more music in less space. In theory, there is a slight loss in sound quality – but you're unlikely to notice too much difference.

There are few pre-recorded minidiscs, so you'll need to dub from CDs. For MP3 players, you'll need a computer to transfer tracks from the internet or your CDs.

MINIDISC PLAYERS

Our new Best Buy minidisc player and recorder is the **Sony MZ-N510** **£135** from John Lewis or **£105** from www.amazon.co.uk. It offers pretty good sound quality and an impressive selection of features.

If you already have a minidisc recorder in your hi-fi, you could try the player-only **Panasonic SJ-MJ50**, **£140** from Dixons or **£120** from www.empiredirect.co.uk.

MP3 PLAYERS

Hard-drive MP3 players can store thousands of songs at once, whereas solid-state models' memory cards might hold as little as 60 minutes' worth. If you want a hard-drive model, our Best Buy is still the **Apple iPod**. We've tested the redesigned 10Gb version, **£250** from John Lewis or www.amazon.co.uk. It's a doddle to use, offers improved sound quality and has fast copy times. 20Gb and new 40Gb versions are available for around £300 and £400 respectively. These versions also come with additional accessories, such as a remote on the headphones.

If you'd be happy with a memory-card model, the **Digital Square Zillion**, **£70** from www.amazon.co.uk, offers the best sound.

● To see our comprehensive online buying guides, log on to **www.which.co.uk/whichextra**.

NOTES

Minidiscs

1 The cheapest price widely available on the high street.
2 The controls can be locked so they don't operate accidentally.
3 Allows you to resume listening to a track where you left off.
4 How the players cope when you're walking, jogging or cycling.

MP3s

1 The cheapest price widely available on the high street or a *guide price*.
2 Your computer must have this. You can also buy a USB 2.0/1.1 adaptor for the iPod.
3 Always check the detail before buying.
4 128Mb will store about 2 hours of music; 10Gb about 160 hours.
5 Time taken to download 30 minutes of music from a typical PC to the player.
6 How the players cope when you're walking, jogging or cycling.

TOTAL TEST SCORE

The total score is comprised as follows:

Features (minidisc)	10%
Features (MP3)	20%
Sound quality	30%
Performance	30%
Ease of use (minidisc)	30%
Ease of use (MP3)	20%

The Apple iPod

KEY
best ★ ☆ ○ ◒ ● worst
✓ has this feature

MINIDISC	PLAYERS	PLAYERS AND RECORDERS				
	Panasonic SJ-MJ50	Aiwa AM-NX9	Panasonic SJ-MR230	Sharp MD-MT 270H	Sony MZ-N510	Sony MZ-R410
SPECIFICATION						
Price (£) 1▷	140	100	200	80	135	80
Weight including batteries (g)	111	162	171	164	169	161
Dimensions (hxwxd) (cm)	7.5x8x1.5	7.5x8.5x3	7.5x8x2	8x8x3	7.5x8.5x3	7.5x8x3
FEATURES						
Remote control on headphones	✓		✓		✓	
Rechargeable batteries supplied	✓		✓		✓	
Hold 2▷	✓	✓	✓	✓	✓	✓
Bookmark 3▷					✓	
PERFORMANCE						
Sound quality (supplied headphones)	☆	☆	☆	○	☆	☆
Sound leakage	◒	◒	◒	◒	○	☆
Running time (hours)	>24	>24	13	>24	15	>24
Use on the move 4▷	★	★	★	★	★	★
Ease of recording (recorders only)		◒	○	○	◒	◒
Ease of editing (recorders only)		○	○	○	○	○
Ease of use	○	○	○	☆	○	○
TOTAL TEST SCORE (%)	71	65	65	67	68	64

MP3 PLAYERS	HARD-DRIVE PLAYERS		SOLID-STATE MP3 PLAYERS							
	Apple iPod 10Gb	Archos Jukebox FM	Archos Ondio	Digital Square Zillion	Hyun Won Slim Box	iRiver iFP-380T	Mpio FY100	Nike Philips ACT200	Oracom ORC-200	Sony NW-MS70D
SPECIFICATION										
Price (£) 1▷	250	250	135	70	110	160	110	90	85	270
Weight including batteries (g)	170	349	110	82	90	73	114	124	57	70
Dimensions (hxwxd) (cm)	8x5x9	10x8x3	8x5x2	8x5x2	8x5x1	9x4x3	9x6x3	7x6x3	9x4x1	5x6x2
Connection to computer 2▷	Firewire	USB 1.1	USB 1.1	USB 1.1	USB 1.1	USB 1.1	USB 1.1	USB 1.1	USB 1.1	USB 1.1
Macintosh compatible 3▷	✓	✓	✓				✓	✓	✓	
FEATURES										
Remote control on headphones		✓	✓		✓			✓		
Rechargeable batteries supplied	✓	✓	✓		✓					✓
Hold	✓			✓	✓	✓	✓	✓		✓
MEMORY										
Memory supplied 4▷	10Gb	20Gb	128Mb	64Mb	128Mb	128Mb	128Mb	64Mb	128Mb	256Mb
Copy time (seconds) 5▷	6	15	75	114	75	36	72	639	69	90
PERFORMANCE										
Sound quality	★	◒	◒	☆	○	○	○	○	○	◒
Sound leakage	○	○	○	○	○	○	○	☆	○	○
Running time (hours)	8	8	11	14	11	>24	18	10	11	>24
Use on the move 6▷	★	★	★	★	★	★	★	★	★	★
Ease of use	☆	○	◒	◒	○	◒	◒	○	◒	◒
TOTAL TEST SCORE (%)	86	64	54	70	66	66	60	53	61	53

BEST BUY UPDATE TRAVEL INSURANCE

For our latest update, we've analysed hundreds of premiums to help you save time and money. Try one of our Best Buys, rather than your travel agent or bank, and you could save a packet. For example, TravelPlan Direct would charge a couple under 65 just £22 for a two-week trip to Spain – Lunn Poly, on the other hand, would charge £68 to cover the same trip, more than three times as much. Similarly, Family Care, another Best Buy, charges adults under 65 just £42 for an annual policy to travel anywhere in the world. The Royal Bank of Scotland charges a whopping £114 for a similar policy.

In the table, below, we give Best Buys for single trips to Europe for two weeks and the rest of the world for three weeks. If you make more than two or three trips a year, it might make sense to buy an annual policy, which will cover all your trips for a year – so we've also listed European and worldwide annual cover Best Buys. Contact details for all the Best Buys can be found on p58.

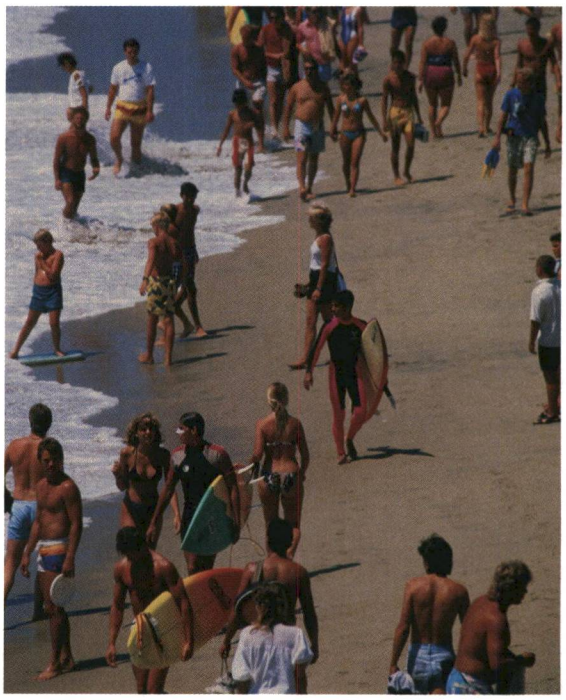
All the Best Buys match our minimum criteria:

- at least £1 million of medical cover in Europe, and £2 million in the USA and the rest of the world. This includes an air ambulance to get you home, if necessary
- at least £1,500 baggage and belongings cover, as well as cover for money
- adequate cover for the cancellation or curtailment of your trip, including prepaid excursions and the costs of getting you home (for example, if a close relative falls ill)
- personal liability cover of at least £1 million. This will cover any costs that are incurred as a result of your injuring someone, or damaging their property
- a 24-hour emergency line and cover for your legal expenses
- the underwriter is a member of the Financial Ombudsman Service. If you're unhappy with the outcome of a claim, and you can't settle your dispute with the insurer, you can complain to the ombudsman for free. The ombudsman can force it to settle claims and pay compensation.

OTHER COVER

If you're travelling for only a week in Europe or to the US, you should still be able to find a good price by phoning the companies in the single-trip table below.

- To see our Best Buys for a one-week holiday in Europe or two weeks in the US – as well as our comprehensive guide to all the ins and outs of travel insurance – go to **www.which.co.uk/whichextra**.



BEST BUY SINGLE-TRIP POLICIES

Europe 15 days	Premium (£)	Rest of world 24 days	Premium (£)
SINGLE ADULT			
Primary Direct[1]	10.91	**Accomplish Travel**	24.50
Direct Travel Standard	11	**TravelPlan Direct** Prime[2]	25.92
TravelPlan Direct Prime[2]	11	**Primary Direct**[1]	28.98
Family Care Crystal Clear	12	**Direct Travel** Standard	29
Leading Edge One-Trip[4]	12	**Family Care** Crystal Clear	29.90
ADULT 65 TO 74 YEARS			
Atlas Comprehensive[5]	13.17	**GoSure.com** Standard[3,9]	39.04
GoSure.com Standard[3,9]	14.16	**Columbus** Standard[9]	39.93
Columbus Standard[9]	17.53	**Accomplish Travel**	49
Travel Insurance Agency Superior	17.84	**Extrasure**[6]	49.40
Egg	19	**GoSure.com** Excel[3,9]	52.41
ADULT 75+ YEARS			
Admiral[7]	22.56	**Accomplish Travel**[7]	49
Atlas Comprehensive	24.32	**Admiral**[7]	53.39
Norwich & Peterborough BS	24.65	**Cahoot**	56.70
Nationwide BS[8]	27.1	**Nationwide BS**[8]	59.70
Cahoot	27.3	**Go Travel**[10]	61.10
FAMILY			
TravelPlan Direct Prime[2]	22	**TravelPlan Direct** Prime[2]	51.84
Primary Direct[1]	23.44	**24DrTravel** Mondial Assistance	53.8
Leading Edge One-Trip[4]	24	**Go Travel**	61.10
Admiral	27.26	**Accomplish Travel**	61.25
24DrTravel Mondial Assistance	27.36	**Primary Direct**[1]	62.31

BEST BUY ANNUAL POLICIES

Europe	Premium (£)	Worldwide	Premium (£)
SINGLE ADULT			
Primary Direct	27.78	**Family Care** Multi Traveller	42
Family Care Multi Traveller	28	**Primary Direct**	42.28
TravelPlan Direct Prime[2]	29	**TravelPlan Direct** Prime[2]	45
James Hampden Freedom Plan	30.95	**CostOut** Super Plus[3]	48
Direct Travel Standard	31	**James Hampden** Freedom Plan	49.26
ADULT 65 TO 74 YEARS			
Marks & Spencer[6]	49.47	**Marks & Spencer**[6]	63.17
Goldfish[6]	54	**Admiral**[5]	77.50
Admiral[5]	55	**Goldfish**[6]	83.40
James Hampden Freedom Plan[6]	61.90	**Nationwide BS**[5]	88.53
Nationwide BS[5]	73.30	**Tag Insurance Services** Multi-trip[6]	100
ADULT 75+ YEARS			
Nationwide BS[8]	77.61	**Nationwide BS**[8]	93.94
The AA[7]	88.42	**Eagle Star**	110.65
American Express Classic	104	**Cahoot**	125.40
Cahoot	106.50	**Atlas** Comprehensive	140.39
Eagle Star	110.65	**The AA**[7]	146.73
FAMILY			
Primary Direct	41.70	**Primary Direct**	63.42
Direct Travel Standard	50	**Direct Travel** Standard	72
Primary Direct Super Plan	54.90	**CostOut** Super Plus[3]	75
24DrTravel Mondial Assistance	58	**Admiral**	77.50
Family Care Multi Traveller	58	**Primary Direct** Super Plan	82.93

1 Higher premiums for adult over age 54 2 Maximum age of adult 39 3 Internet only 4 Maximum age of adult 44 5 Higher premiums from age 70 6 Not a Best Buy for age 70-74 7 Not a Best Buy for 80+ 8 Higher premiums from age 80 9 Maximum age 70 10 Maximum age 79

PHOTOGRAPHY GETTY IMAGES

NEXT MONTH ISPs and price updates for Best Buy cameras, phones and printers

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself.

ALL CHANGE (p50)
The Carphone Warehouse
0808 100 9250
www.carphonewarehouse.co.uk
MapAmobile 0870 121 2550
www.mapamobile.co.uk
RAC 08705 722722
www.rac.co.uk

ASK THE EXPERTS (p38)
British Footwear Association
01933 229005
www.britfoot.com
Cosy Feet 01458 447275
www.cosyfeet.com
Diabetes UK 020 7424 1000
www.diabetes.org.uk
Independent Footwear Retailers Association 01295 738 726
www.shoeshop.org.uk
The Institute of Chiropodists and Podiatrists 08700 110 305
www.inst-chiropodist.org.uk
The Society of Chiropodists & Podiatrists 020 7234 8620
www.feetforlife.org

BEST BUY MONITOR (p54)
Digital set-top boxes
Goodmans 0870 873 0080
www.goodmans.co.uk
Nokia 01793 556046
www.nokia.co.uk
PVRs
Pace 0870 120 1910
www.pacefreetoview.co.uk
Sky 08702 404 080
www.sky.com
VCRs
Sharp 0800 262 958
www.sharp.co.uk
Home cinema
Denon 01753 888 447
www.denon.com
KEF 01622 672 261
www.kef.com
Hi-fi separates
Denon 01753 888 447
www.denon.com
Sony 08705 111 999
www.sony.co.uk
Technics 08705 357 357
www.technics.co.uk
Yamaha 01923 233 166
www.yamaha-audio.co.uk
Vacuum cleaners
Bosch 08702 400 060
www.boschappliances.co.uk
Dyson 08705 275 104
www.dyson.co.uk
Hitachi 01628 643 000
www.hitachidigitalmedia.com
Hoover www.hoover.co.uk
Miele 01235 554 455
www.miele.co.uk
Nilfisk www.nilfisk-advance.co.uk
Oreck 0800 684 684
www.oreck.co.uk
Panasonic 08705 357 357
www.panasonic.co.uk
Sanyo 01923 246 363
www.sanyo.co.uk
Vax 0870 606 1248
www.vax.co.uk
Minidiscs
Aiwa 08701 689000
www.aiwa.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Sony 08705 111999
www.sony.co.uk
MP3 players
Apple 0800 039 1010
www.apple.com/uk
Archos 01793 441 510
www.archos.com
Digital Square 01225 762137 (UK distributor)
Hyun Won 01225 762137 (UK distributor)
iRiver 0118 977 4735
Mpio 0871 871 9747 (UK distributor)
Nike Philips 0870 900 9070
www.nike-philips.com
Oracom 01225 762137 (UK distributor)
Sony 08705 111999
www.sony.co.uk
Travel insurance
AA 0870 606 161
www.theaa.com
Accomplish Travel 020 8398 8986
www.accomplishtravel.co.uk
Admiral 0870 225 9122
www.admiraltravelinsurance.com
American Express 0800 028 7573
www.amex.com
Atlas Direct 0800 0131213
www.atlasdirect.net
Cahoot 0870 400 4894
www.cahoot.com
Columbus 020 7225 1733
www.columbus-insurance.com
CostOut www.costout.co.uk
Coventry Building Society 01243 621010
Direct Travel 01903 812 345
www.direct-travel.co.uk
Eagle Star 0800 555200
www.eaglestar.co.uk
Extrasure 020 7488 9341
www.extrasureonline.co.uk
Family Care 08705 561224
Goldfish 0845 601 1909
www.goldfish.com
GoSure 0845 222 0020
www.gosure.com
GoSure.com 020 7225 1733
www.gosure.com
Go Travel 0870 152 5840
www.gotravelinsurance.co.uk
James Hampden 01530 416369
www.jameshampden.com
Leading Edge 01892 836622
www.leadedge.co.uk
Marks and Spencer Travel Insurance 0800 068 3918
www.marksandspencer.com
Nationwide 0500 302012
www.nationwide.co.uk
Norwich & Peterborough 01394 605100
www.npib.co.uk
Primary Direct 0870 4443772
www.primarydirect.co.uk
Tag Insurance Services 02890 320797
Travel Insurance Agency 020 8446 5414
www.travelinsurers.com
TravelPlan Direct 08707 747 377
www.travelplan-direct.com
24DrTravel 01444 811700
www.24drtravel.com

BUYING A COMPUTER (p30)
Advent 0845 850 0545
www.dixons.co.uk
Apple 0800 039 1010
www.apple.com/ukstore
Dell 0870 152 4699
www.dell.co.uk
E-machines www.emachines.com
Evesham 0870 160 9500
www.evesham.com
Fujitsu-Siemens 01344 475000
www.fujitsu-siemens.co.uk
HP/Compaq 0845 270 4222
www.hp.co.uk
IBM 01475 892 000
www.ibm.co.uk
Medion www.medion.co.uk
Mesh 0870 046 4747
www.meshplc.co.uk
Packard Bell 01628 512400
www.packardbell.co.uk
Sony 020 7365 2947
www.sonystyle.co.uk
The Computer World 0870 1668814
www.thecomputerworld.co.uk
Time 0870 1668814
www.timecomputers.com
Tiny 0870 830 3164
www.tiny.com
Toshiba 0870 444 8944
www.toshiba.co.uk
Viglen 020 8758 7000
www.viglen.co.uk

CURRENT ACCOUNTS (p39)
Best Buys
Alliance & Leicester 0500 959595
www.alliance-leicester.co.uk
Cahoot www.cahoot.co.uk
First Direct 0800 242424
www.firstdirect.co.uk
Halifax 08457 203040
www.halifax.co.uk
Intelligent Finance (IF) 0845 6094343
www.if.com
Nationwide BS 08457 302010
www.nationwide.co.uk
Smile 0870 8432265
www.smile.co.uk

FRIDGES (p34)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 818 121
www.beko.co.uk
Bosch 0870 727 0446 (brochure line)
www.boschappliances.co.uk
Electrolux 08705 950 950
www.electrolux.co.uk
Haier 01527 578 333
www.sovereignappliances.com
Hotpoint 08701 506070
www.hotpoint.co.uk
Lec 01243 863 161
www.lec.co.uk
Miele 01235 554455
www.miele.co.uk
Neff 0870 240 0080 (brochure line)
www.neff.co.uk
Siemens 0870 240 0070 (customer services)
www.siemensappliances.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Zanussi 08705 72 77 27
www.zanussi.co.uk
Thermometers
ETI (Cookware) 02392 324555
www.cookware-uk.co.uk
Jonelle (John Lewis) 020 75926020 (direct)/08456 049049 (customer service)
www.johnlewis.co.uk
Lakeland 01539 440705 (direct)/ 01539 488100 (customer service)
www.lakelandlimited.com
Wpro (Comet) 01923 714556 (direct)/ 0845 600 7002 (customer service)
www.comet.co.uk

GET-RICH PROPERTY SCHEMES (p44)
The Association of Residential Letting Agents (ARLA) 0845 345 5752
www.arla.co.uk
The Council of Mortgage Lenders (CML) 020 7437 0075
www.cml.org.uk

PORTABLE STEREOS (p47)
Bush 0870 873 0079
www.bush-radio.co.uk
Goodmans 0870 873 0080 (product support)
www.goodmans.co.uk
Hitachi 01628 643000
www.hitachidigitalmedia.com
JVC 0870 330 5000
www.jvc.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sanyo 01923 246 363
www.sanyo.co.uk
Sony 08705 111999
www.sony.co.uk

SAVINGS MONITOR (p52)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Intelligent Finance (IF) 0845 609 4343
www.if.com
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Royal Bank of Scotland 0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Regular savings
Bath BS 01225 423271
www.bibs.co.uk
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires 0845 972 0721
www.askbm.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Derbyshire BS 0845 600 4005
www.thederbyshire.co.uk
Dunfermline BS 0845 601 3066
www.dunfermline-bs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 0845 726 3646
www.halifax.co.uk
Hanley Economic BS 0870 7455454
www.thehanley.co.uk
Leeds & Holbeck BS 0500 225777
www.leeds-holbeck.co.uk
Norwich & Peterborough BS 0800 883322
www.norwichandpeterborough.co.uk
Skipton BS 0845 850 1700
www.skiptonbs.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Cahoot www.cahoot.com
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Halifax 08457 263646
www.halifax.co.uk
ING Direct 0800 376 8844
www.ingdirect.co.uk
Legal & General Savings 0845 783 9839
www.landg.com
Northern Rock 08702 400704
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Staffordshire BS 0800 216121
www.staffordshirebs.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since January 2001. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000.** The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

MEMBERS' HELPLINE

Our Members' Helpline team is on hand Monday to Friday from 8.30am to 8pm and from 9am to 1pm Saturdays and bank holidays. You can use our helpline to check you have the latest Best Buy information, to order factsheets, to find a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association. Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

CORRECTIONS

'ROLL WITH IT', April 2003, p10
White spirit (see 'Paint it green', p11) does not contain carcinogens.

'BROADENING YOUR HORIZONS', August 2003, p14
In the table on p16, One.Tel's minimum contract term is 12 months.

'CONTRACTING OUT', August 2003, p34
Scottish Equitable's contracted-out personal and stakeholder pension contracts are available only through IFAs (and not direct from Scottish Equitable, as was stated in the table on p37).

We apologise for these errors.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 30 September to 2 November 2003 will be entered into the competition. Winners will be informed in writing by 21 November 2003. The first two winners drawn with the correct answer will receive a Loewe Aventos 3981ZW widescreen TV. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB October 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 28 November 2003 (please include an SAE). Details will

Tipton & Coseley BS 0845 757 3749
www.thetipton.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

SERVICE CONTRACTS (p20)
Aon 0800 800 688
www.aon.co.uk
British Gas 08457 365 100
www.house.co.uk
Direct Line 0845 246 0999
http://uk.directline.com
Domestic and General 08705 490 000
www.domgen.com
Homeservice 0800 783 0951
www.homeserve.co.uk
Other useful contacts
Office of Fair Trading (OFT)
08457 22 44 99
www.oft.gov.uk

TICKET AGENCIES (p10)
Abbey Box Office
020 7798 9200
www.theatrebookingsuk.com
Firstcalltickets 0870 906 3838
www.firstcalltickets.com
Ticketmaster 0870 4000 700
www.ticketmaster.co.uk
Uktickets 020 8427 6566
www.uktickets.co.uk
Wayahead 0871 220 0260
www.wayahead.com
Other useful contacts
Star 0870 603 9011
www.s-t-a-r.org.uk
Trading Standards
www.tradingstandards.gov.uk

TVs (p12)
Daewoo 0870 100 2525
www.daewoo-electronics.co.uk
Goodmans 02392 391000
www.goodmans.co.uk
Hitachi 01628 585000
www.hitachi.co.uk
JVC 0870 330 5000
www.jvc.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Loewe 0800 027 6465
www.loewe.de
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.com/ce
Sanyo 01923 246363
www.sanyo.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Sony 08705 111999
www.sony.co.uk
Thomson 01732 520920
www.thomson-europe.co.uk
Toshiba 08704 424 424
www.toshiba.co.uk
Other useful contacts
Freeview 08708 80 99 80
www.freeview.co.uk

also be given on our website.

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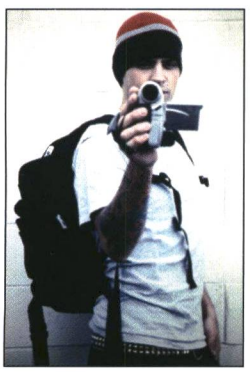
REEL COOL
Is it time to ditch your analogue camcorder and go digital?



NATIONAL SAVINGS
A familiar face is changing. What do its products offer?

national savings & investments
ns&i

HOME AND DRY
Condenser and vented tumble driers on test

PHOTOGRAPHY ALAMY, JAMES DUNCAN, GETTYONE STONE

DELIVERING THE GOODS?

You rate retailers' delivery services

Veggie ready meals How tasty? How nutritious?

Investment trusts A beginners' guide

Highchairs Convenience and safety assessed

Sale of Goods Act Do shops know your rights?

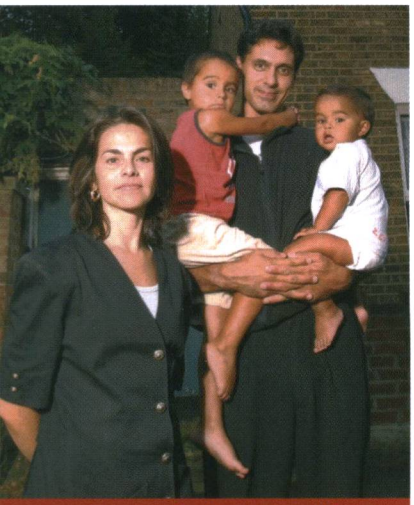
Coming soon Electric toothbrushes; **DVD players**; Workbenches; **Whole of life insurance policies**; Best Buy credit cards; **Postal redirection services**; Best ways to borrow; **Washing machines**; Christmas puddings; **Mulled wine**; Low-energy lightbulbs; **Returning unwanted goods**

briefcases

Two recent cases from our lawyers' files

QUOTE UNQUOTE

Marianna Cilia and Gary Bacchus wanted to turn their integral garage into a bedroom and bathroom, to accommodate their growing family. So, in July 2001, they approached SLD Architects & Surveyors, a specialist firm – in south-east London, and agreed a maximum budget of £24,500. SLD would be overseeing all aspects of the work and set its fees as a percentage of the agreed budget, payable at completion of each stage.



The quote for Marianna and Gary's extension more than doubled

SLD hired a surveyor to do a full survey and Marianna and Gary paid £409, the first instalment of fees. SLD next applied for planning permission and produced drawings. To Marianna and Gary's dismay, it also produced a revised quote of between £36,000 and £40,000. Marianna and Gary said they needed time to think, but, before they could get back to SLD, they received yet another quote – this time of £54,000, more than twice the original quote. Marianna and Gary told SLD they didn't want to go ahead with the extension.

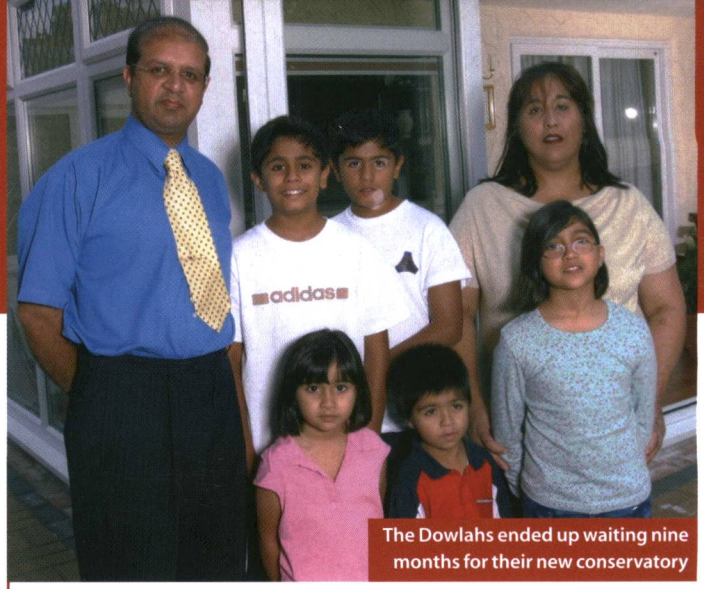
They were shocked to receive an invoice for more than £3,000, to cover the next tranche of fees up to the planning stage. SLD had used the higher, unauthorised budget of £54,000 to calculate what was due.

Marianna and Gary argued that they weren't liable to pay because SLD had failed to comply with their instructions to produce a scheme within the agreed budget, had increased the maximum agreed budget without consent, had drawn up designs and specifications to this revised budget without permission, and had failed to advise them at the outset that the work couldn't be carried out within the agreed price.

SLD sued them so Marianna and Gary came to us and, with our help, filed a counterclaim for breach of contract. The case was settled by negotiation out of court. SLD withdrew its claim. In return, Marianna and Gary did the same.

POINT OF LAW

You cannot usually vary the agreed terms and conditions of a contract without the consent of both parties – though you should always check the small print.



The Dowlahs ended up waiting nine months for their new conservatory

DELAYED ACTION

At the end of August 2002, Tariq Dowlah signed a contract with Anglian Home Improvements to supply and fit a conservatory. The work was to cost £9,088 and Tariq was to pay £908 upfront. Anglian's surveyor measured up the area and Tariq was told it would take around nine weeks to finish the job.

In fact, installation didn't start till four months later and then work was halted as the fitter was called to another job. There were more delays when two glass panels turned out to be the wrong size. It took three attempts to get them right but, at the end of March, Anglian signed off the work as complete.

Tariq was amazed. There were obvious major defects with the interior and exterior. What's more, Anglian hadn't laid a laminate floor, as per the contract. Anglian refused to do anything until Tariq had paid in full. Tariq came to us.

We wrote to Anglian saying it had breached the Supply of Goods and Services Act 1982 because the materials it had supplied were not of satisfactory quality and the work had not been carried out to a reasonable standard or within a reasonable time. It had also failed to comply with the specification of the work to be done, as the laminate floor was missing.

POINT OF LAW

Anyone providing a service must use reasonable skill and care, keep to the specification, and supply materials of satisfactory quality. If they don't, they are liable for the cost of putting things right.

Following an inspection, Anglian replaced the conservatory using new materials and a new frame, laid the laminate floor, and replastered and redecorated those parts of Tariq's house which were affected by the building works. As compensation for the delay and inconvenience, it also offered £1,000-worth of vouchers for accessories and blinds, provided and fitted new lead guttering and downpipes, and supplied an electric wall heater for the conservatory, all of which were over and above the terms of the original contract.

In May this year, some nine months after signing the contract, Tariq had a conservatory that was built to the standard he'd expected, and, on 21 July, he paid the remaining £8,180.

PHOTOGRAPHY ROBIN BECKHAM

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